

YOUNG WOMEN'S SAVING AND EMPOWERMENT CLUBS

A Guide for Mentors



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List of Acronyms

AGYW	Adolescent girls and young women
AIDS	Acquired immunodeficiency syndrome
CV	Curriculum Vitae
EC	Emergency contraception
GBV	Gender based violence
HC3	Health Communication Capacity Collaborative
HIV	Human immunodeficiency virus
IUD	Intrauterine contraceptive devices
MTAD	Ministry of Tinkhundla Administration and Development
NERCHA	National Emergency Response Council on HIV and AIDS
NGO	Non-governmental organization
REO	Regional Education Officer
STI	Sexually transmitted infection
YWSEC	Young Women's Savings and Empowerment Club
USAID	United States Agency for International Development

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Introduction

Welcome to the Young Women's Savings and Empowerment Clubs (YWSEC) manual. The Young Women Empowerment programme focuses on reducing the vulnerability of young women (20-24) to HIV and gender based violence (GBV) through community-based HIV prevention, using a combination of socio-economic approaches. This tool is focusing on economic empowerment, conducting financial education training and helping to start savings and loans self-help clubs for young women.

As HIV prevalence continues to rise globally among girls and young women the need to develop effective prevention and mitigation strategies for this population is urgent. HIV prevention strategies have historically focused on individual behaviour change and have produced limited success in reducing HIV risk among some vulnerable populations, including girls and young women. There is growing interest in HIV programming that encompasses a broader scope for intervention by addressing girls' and young women's underlying social and economic vulnerabilities in the context of HIV and AIDS (Gupta et al. 2008; Kippax 2008; Sumartojo et al. 2000). The literature strongly suggests that economic factors, either at the household or individual level, contribute to girls' and young women's HIV risk and vulnerability (Hallman 2005; Turmen 2003; Weissman et al. 2006). Emerging evidence suggests that economic strategies may contribute to some improvements in social, economic, and health outcomes among women (Dworkin and Blankenship 2009).

Economic empowerment strategies are increasingly being incorporated into HIV and AIDS programming targeting girls and young women, as well as orphans and vulnerable children. HC3, in its efforts to contribute to this need, is using this YWSEC tool to reach the gap.

YWSECs are groups of 20–30 young women between the ages of 20 and 24 who pool their money into combined funds from which their members can borrow. Members pay back their loans with interest, which increases the funds. Each member is expected to contribute E5.00 per week to the YWSEC. At the end of 6 months, all or part of the total funds (including interest earnings) are distributed to individual members using a formula that links the pay-out to the amount that the member has saved. The benefit of this format is that members can use this large, lump-sum distribution without restriction. The methodology for the savings and loans aspect of YWSECs is based on the Village Savings and Loans Associations that were designed and implemented by CARE and on WORTH Community Banking from PACT.

YWSECs have two components: a savings and loans component and an educational and social capital building component. Most of this activity takes place at the weekly YWSEC meetings, which all YWSEC members must attend and which last 2 hours. The first part of the meeting is the educational session, which is followed by the savings and loans activity.

This manual guides Mentors in setting up YWSECs and in providing financial literacy lessons for the first six YWSEC meetings. Additional lessons are drawn from other manuals. Field officers and other practitioners also can use this manual to promote economic empowerment.

The Role of Mentors

Mentors are facilitators who help guide YWSEC members through the savings and loans process and support and educate them during the meetings. Mentors should consider the following goals when leading the meetings.¹

- **Develop a positive sense of self among young women.** It is important to provide feedback and encouragement to YWSEC members. To encourage young women to participate more freely, the Mentor should use eye contact, use their names, and thank them for their ideas and responses. It is also important to let the young women try ideas and ways of doing things without saying that they are wrong. Rather, invite them to try something again, and coach them individually on challenging tasks. When they provide a response, avoid laughing at or interrupting the response.
- **Create space for exchange.** To promote communication among members, Mentors can invite them to sit together in a circle on the ground (on a blanket or mat, if needed). This way, they can face each other, rather than just facing the Mentor as if they were in a classroom. A Mentor can also build on one person's response by asking, "Does someone else have another idea?" Allow them to have discussions, to express themselves, and to help each other.
- **Foster a safe space for dialogue.** Observation and listening by other community members and parents can discourage young women from freely sharing their ideas. Mentors should negotiate this participation before starting group activities. Let the community know that the young women will do better if they feel that they have their own space.
- **Address different skills and abilities.** Some young women may be able to read and write, whereas others may not. To help those with difficulties, Mentors can pair them with those who can read and write or spend more time with these young women individually.
- **Be comfortable with not knowing.** Most Mentors give their time to support YWSECs because they want the situation of young women to improve. During this time, Mentors may also learn about budgeting and financial services. This is nothing to be embarrassed about, as Mentors can learn with and maybe from the young women whom they support.
- **Create a relaxed atmosphere.** Mentors may need to address the following issues:
 - Timidity and fear of speaking in public
 - Lack of experience in working with a group
 - Distrust of those in power
 - Feelings of powerlessness
 - Conflicts of interests
- **Gain the confidence of the members, and encourage their active involvement.** Mentors should always be confident in what they are presenting and try to pass this confidence on to members. Mentors need to encourage members to speak up and speak their mind, make sure that all members respect everyone's comments and allow everyone a chance to speak.

¹ These best practices were adapted from Save the Children International's "Financial Literacy Activity Guide for Adolescent Girls in Haiti," Facilitator's Guide, Version 1.0, July 2011.

- **Help members to understand that they are stronger and more capable of resolving their problems when they are united, rather than individually.** Ensure that all members feel comfortable and that any conflicts are resolved swiftly to keep the group working together.
- **Train members to run the YWSEC themselves.** This includes training them to
 - Plan and organise,
 - Make decisions,
 - Take responsibility,
 - Manage procedures, and
 - Administer written records and Savings Passbooks.
- **Be creative in helping Club members to resolve their conflicts of interest and other interpersonal conflicts.** Mediate conflicts and give members time to sit and talk together to voice their opinions and conflicts they may be having.
- **Be confident.** This methodology has proven to be a very successful and focused financial services programme. It has worked wherever it has been tried, *so neither the Mentor nor the Club members will fail.*

Structure of the YWSEC Meetings

YWSECs meet weekly for 2 hours. The first hour is designed as a lesson for Club members in financial literacy, HIV prevention, and other topics that empower women. The second hour is for savings and loans activities. During the first six meetings, the young women learn about and then set up the following:

- Club membership, leadership, and election procedures
- Fixed Savings, Loans, and Social Savings procedures
- Club Constitution
- Written record keeping and meeting management
- Meeting procedures
- Closing cycle, loan management, and first meeting procedures

After the first six meetings, savings and loans activities should continue for another 6 months, with the money being shared out after that time.

The following sections are organised as Club meetings, including the meeting objectives, the materials needed, and the steps that the Mentor should facilitate. Mentors should review this information before each meeting to prepare to lead the Club in the task for that meeting.

Setting Up Savings and Loans

The Savings and Loans Methodology

Before engaging in training, it is important to understand the community savings and loans methodology, which was developed by CARE in their Village Savings and Loans Associations and PACT in their WORTH programme. These programmes served as guides for the development of YWSECs.

General Principles

It is useful to remember the first principles of micro finance design, which are best summarised by Stuart Rutherford in his book, *The Poor and Their Money* (DFID, 1999). Rutherford observes that micro finance clients seek products that “allow savings and loan access as often as needed and in useful amounts matched to need. They also need delivery systems that are local, simple, quick and flexible.” In other words, the best micro finance programmes are those that put the client first instead of keeping it simple for the implementing agency.

The basic principle of community savings and loans is that members of a self-selected group save money, which is the source of loan capital from which that group members can borrow. The main purpose of these groups is to provide savings and simple insurance facilities in a community that does not have access to formal financial services. When a sufficient amount of money has been saved by members, any of them can borrow from it. They must repay the loan with interest, and this interest allows their group’s funds to grow.

Savings and loans groups are autonomous and self-managing. Autonomy is fundamental to the mode of operation and objectives of savings and loans groups. *This cannot be compromised*, because a savings and loans group’s goal is to create institutional and financial independence. A group can still borrow from a formal bank, but any relationship that reduces its ability to control its own affairs must be approached cautiously.

All transactions are carried out at meetings in front of members to ensure transparency and accountability. This transparency ensures that all members can witness who has saved and who has not, who has borrowed and who has not, and what this means in terms of their net worth. To ensure that transactions do not take place outside of meetings and to prevent unauthorised cash movement and record tampering, a lockable cash box is used.²

The cycle of savings and lending is time bound, and members agree to save and to borrow as they wish from the accumulated savings of their club for a limited period. At the end of this period, the accumulated savings, interest earnings, and earnings from other economic activities of the group are shared amongst the membership in proportion to the amount that each member has saved throughout the cycle.

All clubs keep records. It is vitally important to record all savings that are contributed, all loans that are made, and general membership information. If disputes arise, written records allow everyone to see how their money is used. Written records also allow members to see how much they have saved at any given time.

² It is important to understand that the purpose of the cash box is *not* primarily to reduce the risk of theft by outsiders. Rather, it is to ensure that cash transactions and record keeping are conducted only at Club meetings and to reduce the risk of misuse of funds by the Treasurer.

The Savings and Loans Process in a YWSEC

YWSECs have 20 to 30 members each. The members are self-selected and should be young women between the ages of 20 and 24 who want to save money and gain financial independence.

YWSECs meet weekly to contribute to savings and take out and repay loans. If a member has to miss a meeting, she must notify the group at least 24 hours prior to the meeting. A member cannot miss more than one meeting per month.

YWSECs have a General Assembly and a Management Committee to run the savings and loans. The General Assembly includes all members of the YWSEC. The General Assembly is the supreme body from which the Management Committee is elected and from which the Management Committee derives its authority. Each YWSEC member has only one vote.

The Management Committee of a YWSEC includes five people: the Chairperson, Secretary, Treasurer, Money Counter, and Social Issues Attendant.

Committee members are subject to semi-annual re-election at the start of a new cycle. They may be removed at extraordinary meetings.

YWSECs agree on a set of rules, or a Club Constitution, to guide their activities. A Club Constitution performs two functions: to provide a framework for governance, dispute resolution, and disciplinary action and to specify the terms and conditions of savings and lending and the Social Savings fund.

YWSECs agree on an operating cycle. Before saving or lending, Clubs agree on a length of time for conducting saving and lending activities, after which it shares all or part of the accumulated funds. This operating cycle starts at 6-month intervals and can be increased after the first cycle.

At each weekly meeting, YWSEC members contribute a fixed minimum amount to the Club. The Club sets the contribution amount. The amount should allow the poorest members to pay reliably and regularly and to contribute savings. The contributions are recorded in the member's Savings Book. At the start of a new cycle and with the unanimous consent of the members, the minimum contribution amount can be increased or decreased.

Anyone who needs a loan or support from the Social Savings must make a public request to the Club. The General Assembly must approve all loans and Social Savings benefits, which may be immediately disbursed. The Club Constitution defines the criteria for these loans and benefits.

YWSEC loan terms can vary. During the first cycle, loan terms typically do not exceed 3 months. Subsequent terms may be shorter or longer.

Loan size can be linked to the total value of a member's savings. The Club can limit the amount that a member can borrow, such as a multiple of the total value of her savings. This minimizes the risk that a member may borrow far more than she has saved and then abscond or be overwhelmed by too much credit. However, the limit should be higher than that of her savings, so as to maximise the percentage of Club funds in use.

Members pay interest on their loans every 4 weeks or monthly. Interest must be paid on time, regardless of the length of loan term. Clubs set the amount of interest charged. Loans that are paid in full early do not continue to accrue interest from the

original end-date, but interest must be paid in full for every month or partial month that any part of the loan remains unpaid.

Borrowers repay their loan principal when due or earlier. Clubs determine the period of loan repayment. The full amount of the principal sum lent to the member must be reimbursed at this time or earlier. Borrowers who make late payments may be fined and must pay any accrued interest. The principal sum is then rolled over to the next meeting.

When the operating cycle ends, the Club shares the total value of its financial assets amongst its members. As the end of the cycle approaches, no new loans are issued, and existing loans are repaid. When all of the Club's cash is on hand, the money is shared out amongst the members on the basis of a formula that links the pay-out to each member's savings. At this time, the Club may disband. If the Club continues, then individual members may leave, and new members may be invited to join. Clubs may also retain a part of their Loan Fund so that they have enough for loan disbursement at the start of their next cycle.

Once a new cycle begins, members can agree to change the minimum contribution to savings payment. For example, a Club may increase the minimum weekly contribution from E5.00 to E10.00.

YWSECs can suspend contributions to accommodate lean periods. During challenging economic circumstances when it is hard to raise the weekly contributions, Clubs often agree to suspend contributions for the entire YWSEC. Imposing a rigid requirement to maintain contributions can lead to individuals and Clubs abandoning the scheme.³ However, regardless of the suspension, *loans must continue to be repaid*. Thus, meetings must continue to allow for the repayment and disbursement of loans, even without savings contributions. If a member's income cannot be reliably predicted, then the Club may allow that member to stop contributing to the Loan Fund for a limited period.

YWSECs can create a Social Savings fund. If a Club creates a Social Savings fund, then it must agree on a regular, fixed contribution, with everyone contributing the same amount. Social Savings can serve many purposes: emergency assistance, educational costs, funeral expenses, and so on. It is important to understand that the Social Savings fund is not designed to grow, but rather to cover expenses that cannot be exactly predicted. It must be anticipated that Social Savings will be depleted and require replenishment. *Thus, Social Savings must not be included in the loan money that is disbursed at the end of the cycle. It must not be mixed with the Loan Fund and must be physically separated from other cash in the cash box.*

³ In the formal banking system, no one is forced to save, and everyone is free to save according to their means. This should be a goal of the savings club: to allow people to save whatever they can as often as they can. Clubs may be reluctant to allow variable contributions, because they want to continue saving the same amount. However, variable contributions encourage those who cannot always make the minimum contribution. Clubs must accommodate, not fight, this reality.

1.1: Getting to Know Each Other

Objectives

By the end of the first meeting club members will:

- Know the other members of the YWSEC and a little bit about them.
- Understand the strengths and limitations of a savings and loan club.
- Understand when and where the YWSEC will meet each week.

Materials

- Notebooks and pens
- Flipchart paper with the strengths and limitations of savings and loan methodology (see table below) written on it
- Markers

General

The Mentor should introduce herself and explain her role as Mentor. Let the women know that meetings will take place weekly and that they last 2 hours. Let the Club decide on the day, time, and location of the meeting. Explain that the purpose of the YWSEC is to empower the young women through savings and loans and to support and educate them. Each meeting has two parts: a learning activity and discussion in the first hour, followed by savings and loans activities in the second hour. Ensure that everyone understands this format and that they want to participate. Let them know that they are free to leave the Club at any time but that they should inform the Mentor beforehand so that arrangements can be made if they have money in savings.

Getting to Know Each Other

Step 1: Explain that, over the next few meetings, the Club will be learning about the savings and loans process in the YWSEC, but first, they will get to know each other.

Step 2: Have everyone sit in a circle, starting with the Mentor. Each person should state her name and her favourite food.

Step 3: Once everyone has introduced themselves, play the following game:

- The young women sit in a circle around the Mentor, who remains standing. The Mentor starts the game by saying, “A cold wind blows to whoever_____.” Fill in the blank with any description, such as “is wearing a green shirt,” “has a son,” or “plays soccer.”
- Anyone who fits that description switches positions with someone else, including the person in the middle. The new person in the middle then should be the only one standing.
- The person who is standing in the middle makes up the next statement.
- Play this game for about 5 minutes or until everyone has learned a bit about each other.

Step 4: Have the women form pairs.

- Ask each young woman to introduce herself to her partner and share three things about herself. Give them about 3 minutes to do this.

- Bring everyone back together, and ask each woman to introduce her partner and share one thing she learned about the person.

Strengths and Limitations of Savings and Loans Methodology

Step 1: Post the flipchart paper that lists all the strengths and limitations of the savings and loan methodology (see Table 1 below).

Step 2: Read through the strengths and limitations, and answer any questions or make any clarifications for the young women.

Table 1. Strengths and Limitations of Savings and Loans Methodology

Strengths of Savings and Loans System	Limitations of Savings and Loans System
<ul style="list-style-type: none"> • The savings and loans system is based on savings, which means that members work with their assets and not with loan liabilities (debts). This system increases members' livelihood security and reduces their exposure to risks. • Interest earned on loans goes to the Club and not to an external service provider, which increases the amount of money available to the community. • Clubs are immediately profitable (not merely sustainable). • Financial services (including a limited level of insurance) are offered where the women live and managed by the members themselves. • Transactions are quick, simple, and transparent. • Systems of accounting are secure, clear, and simple. • Using locked cash boxes ensures that transactions are confined to Club meetings and that the money is safe. • The distribution system allows participants to acquire useful lump sums of capital at a predictable time. This money can be invested in longer-term activities or used for large, predictable expenses. • Evaluations carried out on CARE's savings and loans programmes in Niger and Zimbabwe show very large increases in <ul style="list-style-type: none"> • household assets, mainly owned by women; • household economic security; • personal self-confidence; and • social capital and participation. • The most common benefit of the system is an increase in women's social capital and accumulation of female-controlled property, such as small livestock and household goods. 	<ul style="list-style-type: none"> • The amount of money available for loans is small, especially at the beginning of the operating cycle. It is limited by the participants' capacity to save. Some consider this an advantage, because it prevents over-borrowing, especially in the early stages of a Club. • The short loan period, which is normal during the first few cycles, limits investment in long-term activities and in fixed assets. • Loan funds are not always available at appropriate times. • Clubs that distribute all of their savings at the end of a cycle are obliged to start saving again. Again, these Clubs will have little capital available for loans for several months.

Step 3: Divide everyone into two groups.

- Ask each group to list types of savings groups or clubs, such as those in their communities or those in which they are members.
- Ask them to write the name of the partners involved with those savings groups, such as affiliated organisations, companies, or ministries.
- Explain that there are many different informal and formal savings groups in Swaziland. Responses should not be based on assumptions.
- Give them 15 minutes to do this.

Step 4: Write the responses of both groups on flipchart paper. You can use a 3-column table as follows:

Group 1	Group 2	Types Listed by Both Groups
Merry go round: Members save and give money to one member, and then the money is rotated to another member each month.	Stokvels: Members save and loan each other money for a particular purpose; for example, members share the money at the end of the year for purchasing groceries or property.	

Step 5: Discuss how YWSECs are different from these clubs and their advantages and disadvantages. You can use a 2-column table as follows:

Advantages of YWSEC	Disadvantages of Other Clubs
<ul style="list-style-type: none"> • The Mentor is from the same community. • The minimum contribution of E5.00 is practical, reasonable, and affordable. • They offer financial literacy lessons, such as cash management and budgeting. • YWSECs offer additional educational lessons on social empowerment. • YWSECs monitor their savings and loans activities at the end of a cycle through an audit exercise. • The Management Committee keeps records for the YWSEC. Members also keep personal records in their Savings Passbooks and Loan Passbooks. 	<ul style="list-style-type: none"> • There is no Mentor. • They charge high rates of savings, like E50.00. • They offer no financial literacy lessons. • They offer savings only. • They do not monitor their savings and loans activities and do not conduct audits at the end of the cycle. • Members do not keep personal records. They leave all record keeping activities to the committee.

Planning the Next Meeting

Step 1: It is important to find a meeting time that works for everyone. Ask members to provide suggestions as to which day and time works for them, and write these suggestions on the flipchart. Have everyone agree on a day and time to meet.

Step 2: Identify a place for Club meetings. It is important to find a comfortable and quiet place that offers a sense of formality, preferably with access to the following:

- Seating mats or chairs
- Water and glasses
- Low table for conducting savings and loan activities

By having the following set-up it creates a sense of formality for the club meetings.

Step 3: Close the first half of the meeting, and let the young women know that the next they will be learning about savings and loans.

1.2: Club Membership, Leadership, and Elections

Objectives

By the end of the first meeting Club members will:

- Verify the readiness and suitability of members to participate in a YWSEC.
- Agree to form a YWSEC.
- Understand the role and authority of the General Assembly.
- Understand the YWSEC roles and positions of its leaders
- Elect leaders for the club.

Materials

- Flipchart
- Markers
- Notebook
- Story 1 (listed at the end of this session)
- Story 2 (listed at the end of this session)
- Five boxes or bags
- Five slips of paper for each young woman

General

Explain that, going forward from this point, anyone who is late will be fined. This fine ensures respect for everyone's time and instils responsibility in each member. Ask the Club to suggest the amount for the fine. Explain that the Club will later develop its own set of rules and determine fines for other infractions as needed.

Explain that the training includes six components. Write them on a flipchart as follows:

- Overview of Club Membership, Leadership, and Elections
- Development of Policies and Regulations related to Fixed Savings, Social Savings, and Credit
- Development of Club Constitution
- Written Record Keeping and Meeting Management
- Meeting Procedures
- Overview of Closing Cycle, Loan Management, and First Meeting

Individual Self-Selection for Club Membership

Step 1: Inform Club members that they can help their Club to be successful and to run well by encouraging the following:

- Confidence in each other
- Knowledge about the character of all members
- Honesty
- Cooperation
- Regular saving
- Regular and timely repayment of loans

Note: Although the young women have already self-selected by attending this first meeting it is important to make sure they understand that just because they came to one meeting does not mean they have to remain a part of the group. Make sure they understand they can leave at any time if they feel it is not the right for them. Everyone that is part of the club should want to be there and contribute to the success of the club.

Step 2: Ask members to suggest other characteristics that are important in a YWSEC member. Write these suggestions on a flipchart and in a notebook for reference. Try to ensure that the following characteristics are mentioned:

- Trustworthy and honest
- Responsible and mature
- Not argumentative, cooperative
- Not afraid to contribute to discussions
- Open to other people's ideas
- Respected in the community
- A good listener
- Patient
- Fair and just
- Considerate of others
- Positive personality
- Hard-working
- Not an alcoholic
- Available for Club meetings

Step 3: Stress that the YWSEC can fall apart if members do not have these qualities and that members must have a need to save money as their principal objective, because this contributes to their personal security. Thus, members should consider carefully whether they want to carry on as members of the Club. If they decide that they do not, then no one will think worse of them, and they should withdraw privately before the next meeting. Point out that withdrawal should be a matter for the individual and not for the Club to decide, because this decision can cause divisions between people who might fit well in other Club activities.

Example: A member might be very hard working and honest but have a full-time business that requires her to travel and thus makes it hard for her to attend meetings regularly. It is not fair to the Club if all members cannot regularly attend.

General Assembly

Step 1: Explain that, from this point forward, they are members of this YWSEC and should vote on a name.

- Ask the women to suggest names and write them on a flipchart.
- Have them discuss the suggestions and then vote for their favourite.
- Be sure to record the name after the group has reached consensus.

Step 2: Discuss what makes groups successful or unsuccessful. Ask if any of them are members of other groups, and if so, what have they seen that has worked well and not worked.

- Record responses on a flipchart.
- Highlight and emphasise responses that focus on good leadership and participation.

Step 3: Explain the role and definition of the General Assembly.

- All YWSEC members are members of the General Assembly.
- The General Assembly elects the Management Committee (the Chairperson, Secretary, Treasurer, Money Counter, and Social Issues Attendant).
- The Management Committee is accountable to the General Assembly.
- All members have the same rights in the Club.
- For voting, the rule of “one person, one vote” applies.
- All members have the right to vote and to be elected to the Management Committee of the Club.
- The General Assembly, not the Management Committee, sets the rules and regulations of the Club in a written Club Constitution. The Management Committee is empowered by the General Assembly to enforce these rules.
- The General Assembly is responsible for the work of the Management Committee that it puts in place. If the Management Committee does not perform well, then the General Assembly may replace it. Only the General Assembly can replace the Management Committee.
- If the Club Constitution and its rules are not respected, then the General Assembly can organise a special meeting to discuss and correct the problem. Corrections can include replacing members of the Management Committee who the General Assembly agrees are not performing their jobs properly.
- All Club members have the right to propose and to discuss any issue at a meeting. These discussions take place after completing the savings and loan activities. Additionally, any member can call a special meeting. Majority rule must prevail in all decisions made.

Note: Emphasise that the General Assembly is a superior body because it holds authority to elect and dismiss the Management Committee. In other words, the General Assembly is the boss of the Management Committee.

Remind them that they are all now part of the General Assembly by being club members.

Step 4: Use examples from government to help explain:

- Although the government runs the country, it is able to do so because members are elected by the citizens.
- If government does not do its job well, members can be removed and replaced with newly elected people.

Preparation for Elections

Step 1: Explain that members must elect a Management Committee to help lead and run the Club. Members should think about what roles are needed and what characteristics would be good for leadership roles.

Step 2: Read Story 1 (found at the end of this meeting section). After reading the story, lead a discussion about it. Try to get the members to realise that the group was unsuccessful because its leaders were not qualified and because their roles were not clearly defined. Ensure that members understand the need for rules and the need for everyone to agree on the rules that are used to run their meetings.

Step 3: Ask what types of leaders are found in their community. Write their answers on a flipchart.

Step 4: Follow up by asking what types of leaders they think are needed to manage the YWSEC. Guide the discussion until the following roles are identified:

- Chairperson
- Secretary
- Treasurer
- Money Counter
- Social Issues Attendant

Explain that, because the group deals with money, it is important to have one person responsible for counting the money and verifying that the correct amounts are contributed to the savings and given out as loans. Ensure that everyone agrees on the importance of this position. This position is called the Money Counter.

Explain that, because the group invites new members and addresses social issues, it is important to have one person responsible for welcoming and orienting new members and referring new members to Mentors. This person ensures that members support each other at meetings and in the community, such as at funerals and parties and when members are sick or bereaved. Ensure that everyone agrees on the importance of this position. This position is called the Social Issues Attendant.

Step 5: Facilitate a discussion about the desired qualities of people who are elected to these positions.

Step 6: Read Story 2 (found at the end of this meeting section). After reading, ask members what they think of the story and they learned from it.

- It is important for members to recognise that someone who may be a good Treasurer may not be a good Chairperson or vice versa.

Explain that each elected position requires different skills and qualities. Lead a discussion on what the qualities for each position should be. Use a flipchart to discuss and record their comments. See the following table for examples to help lead the discussion and ensure that certain qualities are not missed. If something in the table is not mentioned, bring it up and ask the members what they think.

Chairperson

Qualities	Responsibilities
<ul style="list-style-type: none"> • Respected • Dynamic and visionary • Trustworthy • Fair and capable of being neutral • Strong personality but not autocratic • Tactful • Capable of listening to others and considering their opinions • Patient • Organised • Punctual • At ease speaking in front of others • Capable of summarising the views of many people 	<ul style="list-style-type: none"> • Call meetings to order, announce the agenda, and lead discussions. • Maintain discipline and levy fines as needed. • Ensure that meetings follow proper procedures (especially with respect to Social Savings and Fixed Savings and loan procedures) and that the Constitution is followed and respected. • Represent the Club to outsiders and non-members, such as providing a brief history of the Club and its performance as needed. • Facilitate discussion of issues raised by the General Assembly and ensure that everyone's views are heard. • Resolve conflicts between members.

Secretary

Qualities	Responsibilities
<ul style="list-style-type: none"> • Literate, numerate, and capable of maintaining the Club accounts and the Savings Passbooks • Trustworthy • Reliable • Intelligent • Honest • Available for specialised training by the Mentor • Punctual 	<ul style="list-style-type: none"> • Ensure that all financial transactions concerning Social Savings, Fixed Saving, and lending take place in front of Club members, in the correct order, and through the Money Counter. • Record all Social Savings, Fixed savings, fines, loans, and Cashbook transactions. • Make all Savings Passbook entries and sign when a member completes her loan repayment. • Provide a summary of the financial state of Club at every meeting. • Take minutes of the meeting, if required.

Treasurer

Qualities	Responsibilities
<ul style="list-style-type: none"> • Numerate • Trustworthy and with a strong character (likely to resist temptation) • Lives in a secure house • Reliable and responsible 	<ul style="list-style-type: none"> • Keep Club records, Savings Passbooks, and Club money safely at home in the cash box. • Bring the cash box to every meeting. • Enter the contribution amount for each member in her Savings Passbook.

Money Counter

Qualities	Responsibilities
<ul style="list-style-type: none"> • Numerate • Trustworthy • Calm and organised 	<ul style="list-style-type: none"> • Verify all movements of money both in and out of the cash box. • Count the money during each cash box operation (Social Savings and Fixed Savings contributions, loan reimbursements, fine collections, and loan disbursements). • Inform the Secretary of each transaction to facilitate record keeping. • Assist the Secretary in resolving any discrepancies between the Club's records and the cash box.

Social Issues Attendant

Qualities	Responsibilities
<ul style="list-style-type: none"> • Good communicator • Reliable and responsible • Trustworthy • Calm and organised • Approachable 	<ul style="list-style-type: none"> • Keep member information confidential, and sign an agreement of confidentiality for protection of Club members. • Communicate with members without judgement. • Inform and report cases to the Mentor. • Follow up on absenteeism of Club members. • Assist the Chairperson in resolving any disputes or problems between Club members. • Communicate between the Club and Mentor regarding services that the Club needs.

Step 7: Discuss term limits for these positions. Strongly suggest that terms should be 6 months. (The savings and loans cycle is 6 months, so it is a good idea to tie elections to this cycle).

Step 8: Have the members nominate people for each position. Explain that anyone can nominate any other member and that the nominee can accept or reject the nomination.

Nobody should feel pressured to serve in any position. The minimum number of nominations for each position should be two, so that a choice is available to all members.

- Write the nominations for each position on a flipchart, so that it is clear who is running for each position.
- Explain that the election will be held as a secret ballot, so nobody will know other members' votes or how many votes each nominee received.
- Set out five boxes or bags, and clearly label each one with the position that it represents.
- Hand out five slips of paper to each member and ask them to write the name of the person they choose for each position on each, then put it in the box for that position.
- Let members know that you will bring the results of the election to the next meeting.

Step 9: Repeat that elections are not a one-time event. They should take place at the interval decided upon by all members and stated in the Constitution. Current leaders can run again, but any member can be elected into these roles.

Step 10: Ask if anyone has questions. Remind members of the date, time, and place of the next meeting. Tell them the meeting will cover Fixed savings, loans, and Social Savings policies and procedures.

Story 1

Story Topic: The importance of creating a Management Committee, the importance of each member's responsibilities, and the importance of following a procedure for meetings.

Women in the community of Msunduzi have formed a savings and loans club. They chose not to elect a Management Committee, because they felt that they knew each other well. After a few meetings, the members tried to speed up the meetings. They allowed people to come and go, as long as money was deposited to the collection bowl. One Club member volunteered to keep records. The Club also agreed that any spare cash would be kept in a safe place by a trusted widow.

At one meeting, there was disagreement about how much money the Club had, because the money brought by one member did not correspond to what the person keeping records claimed should be there. When different people tried to count it, the total was always different. Some members got angry and shouted at others, who got upset and left the meeting. The Sub-Chief had to be called to restore order and to try and find a solution.

At this point, ask the Club to state the problems and how they could have been avoided.

Story 2

Story Topic: The importance of each member's role and their ability to fulfil that role.

The Savings and Loan Club in the community of Fonteyn started with 20 members, but they soon grew to 35 members and had to divide the Club in two. For the second Club, the members elected as Chairperson the daughter of a well-respected local Sub-Chief. She was honest and reliable but timid woman, as Chairperson. The Mentor tried unsuccessfully to explain that the role of Chairperson demanded dynamism and that she had to organise and run meetings and to maintain order and handle conflicts. The Chairperson also had to be able to represent the Club to outsiders and non-members. Later, the Club members changed the Chairperson themselves, but the process delayed their savings and loan activities, as the new Chairperson had to be trained.

How could this situation have been avoided?

1.3: Fixed Savings, Loans, and Social Savings Concepts

Objectives

By the end of this meeting, members will have an understanding of:

- How often they will meet to disburse loans
- The Social Savings and whether the Club should have a Social Savings
- Importance of saving
- The amount that each member will save each meeting
- What determines if a member should get a loan

Materials

- Flipchart
- Markers
- Blank Savings Passbook
- Story 3 (located at the end of this meeting section)
- Story 4 (located at the end of this meeting section)
- Story 5 (located at the end of this meeting section)
- Play money
- Club Kit, including the following:
 - Lockable cash box
 - Three high-quality padlocks, each with two keys
 - Record Keeping Journal
 - 30 Savings Passbooks
 - 30 Loan Passbooks
 - Ruler
 - Two ball point pens
 - Two pencils
 - Eraser
 - Calculator
 - Two plastic or wooden bowls (optional)

General

Have the Club open the meeting. Ask the Management Committee to stand in front of the General Assembly. Remind everyone that the Management Committee includes elected leaders who are in charge of running the savings and loans. Lead a quick discussion to review the previous meeting. Ask what they remember from the previous meeting, and discuss any changes in membership, such as anyone who has dropped out.

Explain that the goal of this meeting is to understand the importance of Social Savings and of Fixed Saving and lending. Additionally, the YWSEC will develop rules for these activities. Make sure that the Secretary understands that she should take notes. The Secretary will develop a report on what is discussed and use it to provide a summary of the discussion at the next meeting.

Savings Concepts, Practice, and Rules

Step 1: Lead a discussion about why people save and why they borrow.

- Lists the responses on two separate flipcharts, one titled “Saving” and one titled “Borrowing.” The table below suggests the key reasons, which should be mentioned by the group before continuing:

Why People Save	Why People Borrow
<ul style="list-style-type: none"> • To handle unexpected emergencies • To buy an asset • To invest in an enterprise • To pay for predictable expenses (such as school fees) • To allow for future purchases 	<ul style="list-style-type: none"> • To handle unexpected emergencies • To buy an asset • To invest in an enterprise • To pay for predictable expenses

Step 2: Once all answers are recorded, point out that many of the reasons people save are the same reasons that people borrow. Ask them to explain the difference between the two. Answers can include the following:

- Both saving and borrowing (loans) require a regular payment of a small amount of money to build up to a larger sum.
- Savings are owned by the person (an asset) and increase the person’s economic and social security.
- Loans are not owned but instead are owed (a liability) and increase risk because the debt must be repaid.
- Savings are usually for emergencies or to pay for predicted events, like school fees.
- Loans are usually for investment opportunities.

Step 3: Lead a discussion about how Fixed Savings are important. Fixed Savings are a better use of money than loans, because people can create a “cushion” of wealth before taking on the risks associated with borrowing. This is why the Club emphasises savings.

Someone may mention that it is hard to save when you barely make enough money for daily purchases, such as food. Explain that, not only can anybody save no matter how much money they have, but most already do if they consider the savings that are not normally held in cash. Ask the group to suggest other forms of savings, and write them on a flipchart. The list can include the following:

- Grain in a granary
- Livestock, such as cattle, goats, sheep, and chickens
- Agricultural tools
- Transport equipment, such as bicycles and ox-carts
- Furniture and utensils

Explain that all of these things can be converted into cash to pay for necessities or expenses.

Step 4: Ask members why they think it is better to save with the Club than individually. Write the answers on a flipchart. They should include the following:

- Peer pressure from other members of the Club encourages people to save when they might otherwise spend the money.
- Savings held by the YWSEC are more secure, because they cannot be lost or stolen by other members of the household.
- Access is controlled until the savings build up to a useful amount.
- By using the savings as a source of loans for members, the savings earn interest and increase in value. When savings are held in the household, they lose value because of inflation.

Step 5: Ask the group to think of ways that their YWSEC savings can grow. Write the responses on a flipchart. Be sure that the following are included:

- Charge a fee for joining the YWSEC.
- Require direct savings contributions on a regular basis.
- Earn interest from loans.
- Fines charged to members who break YWSEC rules.

Step 6: Ask the members if it is easy to save E20.00 per month. A few members might say that it is hard. Then ask if it is easy to save E1.00 per day. The answer is likely to be that it is easy. Next, ask if it is easy or hard to save E5.00 every week or E10.00 every 2 weeks. Try to get them to acknowledge that regular small savings are easier to accumulate than larger, periodic savings. Ask the Club to decide *in principle* how much they would like to save and how often they need contribute to make this savings goal.

Step 7: Explain that, when a member comes to a YWSEC meeting, she contributes a certain amount, which must be more than the minimum set by the Club. This amount can change from meeting to meeting.

Step 8: Explain that the actual amount of money paid to the YWSEC will be recorded, and each member will receive a personal Savings Passbook to track her savings contributions to the club.

Show everyone a blank Savings Passbook. Explain that it is the property of each member. It will be given to the Secretary whenever the member makes a contribution, and the member and Secretary will then sign it to verify the amount given to the YWSEC.

Because each member has a Savings Passbook with their contributions, mistakes and fraudulent entries will be minimized in the Savings Journal, where all YWSEC records are tracked. In the event that the Savings Journal and Savings Passbook do not agree, the Savings Passbook will be considered the valid record, as long as it has both the member's and Secretary's signature.

Step 9: Ask the Club to consider what should be a minimum contribution for each weekly meeting. Point out that the amount should allow everyone to make a regular contribution. If the amount is too high, then some members may not contribute regularly, which will negatively affect Club unity. Give them the opportunity to discuss and agree on an amount.

Step 10: Explain that the YWSEC must choose one of the following options regarding the contribution amount:

- People contribute according to their means, so that people with more money can save more and help the YWSEC's loan funds to grow more quickly.
- Everyone contributes the same amount at each meeting.

This decision should be handled carefully. Try to facilitate an agreement that allows members to contribute different amounts according to their circumstances (even if, in practice, they save the same amount). When YWSEC members contribute the same amount, this may contribute to feelings of solidarity, but it limits the amount that is saved, because members with more money cannot save more. It also means that members cannot contribute more during periods of higher income, such as after a harvest. Make the comparison that no one tells a person how much grain to store in a granary or how many goats to buy, so it is normal for people to save according to their means and according to their changing circumstances. It could be that in one week a member contributes E30.00, because she has sold some vegetables, but next week she contributes only E10.00.

Step 11: Strongly recommend that there also should be a maximum amount that can be contributed by a member at one meeting. In addition to the policy of one vote per member, this maximum contribution policy prevents wealthier members from dominating the YWSEC.

Step 12: Once they have agreed on a contribution amount, write this down and tell the members that they will include this decision in their written Constitution, which will be developed in the next session. Explain that the YWSEC must take this obligation to save seriously, because it will destroy the spirit of the YWSEC if some people stop contributing or do so irregularly.

Step 13: Discuss what will happen if a member leaves. Record their decisions for later inclusion in the written Constitution. Also point out that the YWSEC can choose to suspend contributions for a month or two during periods when it is hard to save, such as around year-end. Nevertheless, stress that the obligation to save is at the heart of YWSEC activities and that suspension of savings should take place only as a last resort.

Lending Practices and Rules

Step 1: Return to the flipchart showing why people borrow. Ask if anyone has received a loan from anyone, such as a family member, friend, bank, moneylender, or cooperative. Ask members what the purposes of such loans have been, and list them on a flipchart with the amount. If no one has ever taken a loan or if no one wants to share, then have the group come up with at least three examples of loans they might someday take and what amount they think it would be.

Step 2: Ask members to list some features that are common to most loans. Try to get the group to realise that all loans have repayment conditions. These conditions specify how long it will be before the loan is repaid, how the loan will be repaid (such as in instalments or a lump sum), and whether the loan charges interest. Make sure that the General Assembly understands that if they use members' savings as a source of loans, then they must agree on standard conditions, a set of rules to avoid favouritism or disagreement in the dispensing and repayment of loans. It is unfair for one member's savings to be used to finance a loan for a purpose with which she disagrees.

Step 3: Ask members to list some reasons why loans are given. Record all suggestions on a flipchart. Each suggestion can be addressed to ensure that everyone agrees. Point out that loans must be repaid and that no one should take out a loan without a clear idea of where the money to repay will come from (including interest). This is a delicate subject. People should not be encouraged to take out loans that they cannot repay, but many

loans will be taken out for consumption purposes, such as to buy new clothes. Members may say that this is a bad thing, *but in fact it may not be*. In the context of the individual economy, taking these types of loans has many meanings. What may seem like a non-productive investment may be the best use of the money. Use Story 3 at the end of this session to illustrate this point. In other words, *it is more important that the member has a clear means of repaying her loan and not as important that the loan is nominally "productive."* Ask if the members of the Club can think of similar examples from their own experiences.

Step 4: Lead a discussion about how much time members should be given to pay back their loans. Point out that, when loan terms are short, other people in the YWSEC get a chance to borrow. However, many activities benefit from loans that take longer than 1 month, such as horticulture and animal fattening. Encourage them to set a minimum loan term of 1 month and a maximum loan term of 3 months during the first 6-month cycle. They can change the term after 2 cycles (1 year). Once the YWSEC has decided on a loan term, write it down.

Step 5: Make sure that everyone understands the concept of interest. Interest is the amount of money that is added to the loan based on a decided-upon rate that must be paid back with loan repayments. The following reasons can be given for charging interest:

- When a lender gives money to a borrower, the lender cannot use that money herself. Thus, the lender cannot make a profit from using the money. To compensate the lender, the borrower pays back the loan plus an additional amount, or interest. However, because the lender has not done any work except to give the money, the interest should be less than the profit. Alternatively, it may be easier to explain that interest is a means of thanking the lender for the use of the money.
- The money loses value while it is being borrowed because of inflation. The borrower must pay some money to cover this loss.
- The interest belongs to the YWSEC and is not lost to the members (as it would be if they had borrowed from a bank). The interest returns to the members and is, in effect, another form of savings, because members get it at the end of the cycle when the money is shared out.
- Interest discourages borrowing without a serious need or purpose.

Step 6: Members must decide if the amount of money that a member can borrow should be linked to the amount that she has saved. Explain that the advantage of this linking is that it reduces the risk that someone with very little investment in the group will borrow a large amount of money and then default. If the YWSEC agrees to link loan amounts to member savings, then everyone should agree on the terms. Typically, the amount that can be borrowed is a multiple of the amount (either double or triple) that the member has saved. Record whatever the group decides. Discourage very large ratios (more than triple), but also strongly discourage limiting loan values to only the amount that the member has saved. This is because not everyone will want to borrow, and not everyone that borrows will borrow all that they have saved. If the YWSEC funds are not lent out, then a large percentage of the funds sits in the cash box and does not earn interest.

Step 7: The members should then decide how much interest to charge every 4 weeks (monthly). Point out that a higher rate of interest makes the fund grow faster but can also make it expensive for members to borrow. Similarly, a lower rate of interest makes it easier for members to borrow but slows the rate of fund growth. Explain that 10% is a

typical interest rate for many savings groups and that some charge as little as 5% or as much as 20%.

- Once a decision on interest rate has been made, be sure the Secretary writes it down.
- Read Story 4 (at the end of this meeting section) to show how a 10% interest rate is reasonable.
 - Conduct a role play based on the story:
 - Hand out play money to everyone, and conduct the transactions as in Story 4, so that members can see how the profit is much greater than the cost of borrowing.

Step 8: Ask how the money grows from the contribution amounts (savings) to the total sum (savings plus the extra money). The answer is that this comes from interest, and fines.

Thus, Clubs should be encouraged to start borrowing sooner rather than holding savings until it reaches a supposedly useful level. Idle funds, however small, do not earn interest.

Social Savings

Step 1: Inform the members that next they are going to talk about Social Savings, during meetings, it will be the first order of business.. It is important for members to understand that Social Savings are not the same as Fixed Savings and that all money in Social Savings should be kept in a different bag in the lock box. It should never be mixed with the other Club money or disbursed as a loan. Emergencies cannot be predicted, so the money should always be available.

Step 2: Explain that one of the main differences between loans and Social Savings is that loans can be used for whatever a member feels is most needed for their family or situation (such as for weddings or school fees). Loans are for necessities and make financial sense, as they ensure that a normal cash flow continues. A loan may not be enough to cover an emergency, though, so the YWSEC can develop Social Savings. Social Savings money can be given as grants (which members do not pay back) or interest-free loans (which members pay back but without any interest charges) to members in need.

Ask the Club what emergencies they think are eligible for Social Savings. Write their answers on a flipchart.

Some examples include:

- Medical expenses
- Funeral expenses
- Educational expenses
- Disasters (such as a fire or flood)

Step 3: Have them choose and vote for what they feel are eligible emergencies for the YWSEC's Social Savings. Have the Secretary record these emergencies.

Step 4: Have the Club choose the standard benefit amount for Social Savings, such as E100.00, E200.00, or E500.00. Allow time for discussion, as everyone must be in agreement. Explain that the Secretary should record all decisions, so that they can refer to it and avoid favouritism. Be sure that the final decision is recorded.

Step 5: The YWSEC must decide how much and how often members will contribute to Social Savings. Explain that the contribution depends on the type of emergencies they have agreed to cover and how often the emergencies occur. As you can't predict emergencies, suggest that payments to Social Savings should be about 10% of the savings contribution. For example, if members contribute E10.00 per week, then E1.00 of that should go to Social Savings. Make sure the amount decided upon is recorded.

Step 6: Ensure that everyone agrees with the decisions and understands the need to ensure that the Social Savings money is kept separate from other club money.

Safety of YWSEC Funds

Step 1: Point out that the YWSEC will manage a lot of money from savings, fines, and interest earnings.

Emphasise that the main reason for concern about the safety of money and the use of a cash box is *not* because there is a serious risk of theft by robbers. Rather, the cash box ensures that all transactions take place in front of YWSEC members. Read and discuss Story 5 at the end of this section to illustrate the dangers of not having a lockable cash box.

Step 2: A cash box can attract robbers to a member's house, so show the type of heavy-duty cash box that the YWSEC will use. Explain that a complete kit of equipment, which includes a cash box, will be provided. Explain that the Treasurer is responsible for keeping the cash box safe between meetings. The cash box is fitted with three locks, and three selected members of the General Assembly each hold a key. The box is locked at the end of each meeting, and the Treasurer cannot open it, because she does not have a key.

Show the members the equipment kit, which contains the following items:

- Lockable cash box
- Three high-quality padlocks, each with two keys
- Record Keeping Journal
- 30 Savings Passbooks
- 30 Loan Passbooks
- Ruler
- Two ball point pens
- Two pencils
- Eraser
- Calculator
- Two plastic or wooden bowls (it is optional)

Summary of Meeting

Ask if there are any questions. Announce the date of the next training meeting, the topic of which will be the Development of the Club Constitution.

Tell the Secretary that she will be expected to report the current meeting's proceedings at the next meeting. Thank everyone, and close the meeting.

Story 3

Topic: What is a productive loan?

Futhi is a member of the Manzini C Club. She has three bags of maize in storage after harvest. School fees are due, and she decides to sell the maize to pay the school fees. The project starts a savings club, and Futhi is one of the first members. She asks for a loan to pay school fees, but the Club tells her that she cannot have a loan for this purpose, because it is not productive. Futhi says that she will keep the maize for a month, and its value will increase by 50%. With the additional money, Futhi can pay back the loan, pay the interest, and make a profit.

Should the Club give Futhi a loan to pay for school?

Story 4

Topic: When is interest high and when is it not?

When telling this story illustrate with play money.

Tenetile is a member of the Champions Club. She borrows E250.00 from the Club, with 10% interest, for the month. She thinks that the Club's interest rate is high, but it is cheaper than that of the community moneylender, who charges 25% interest. Tenetile spends E25.00 to travel from town to a maize-growing area, where she buys a bag of maize for E175.00. Her transport costs to carry the bag of maize are E40.00. After all of these costs, she has E10.00 left. She sells some of the maize in small pots in the local market for a total of E500.00, thus making a profit of E260.00. Tenetile does this every week for a month and makes a total profit of E2000.00. She pays back the original E250.00 loan and the E25.00 in interest, and she keeps the difference. Tenetile took a risk, but she was able to repay her loan and interest and make a profit.

Do you think Tenetile should take out another loan?

Return on Investment Versus Cost of Borrowing

Monthly Expenses		Monthly Income	
Repayment of loan principal	E250.00	Sale of maize	E2000.00
Club loan interest charge (10%)	E25.00		
Transport to buy maize(x4)	E100.00		
Cost of maize (x4)	E700.00		
Transport back to the community (x4)	E160.00		
Total	E1235.00	Net profit	E765.00

Story 5

Topic: Security of Club Property

The members of the Superstars Club entrusted the Club's money and records to the Treasurer, who was a woman with a reputation for honesty. She took Club property home in her handbag and always showed up to meetings with the records and with the small amount of spare cash left over from previous meetings. After 6 months, the Club's funds began to grow quite large, with a net worth of E4500.00 including loans and cash on hand. The money was enough to meet most people's needs, and the Treasurer found that she was holding on to E2000.00 in a cupboard in her house. Her husband demanded to use a few thousand emalangeneni for his building business, he repaid it but without paying any interest. Later, he took E2000.00 to buy materials, but met some friends and drank with them, using up E300.00 of the funds. He could not pay this money back. The Treasurer was desperate, so she altered the records to hide her husband's activity. The Secretary of the Club noticed the alterations and accused the Treasurer of forgery and stealing the Club's money. She confessed what had happened and was allowed to remain in the Club, but she lost her job as Treasurer, and her family's reputation suffered.

What do you think the Club should have done to avoid these problems?

1.4: Development of Club Constitution

Objectives

Develop a Constitution that includes the following information:

- Describes how the YWSEC is governed
- Describes who governs the YWSEC
- Describes how the people who govern the YWSEC acquire their positions
- Sets the rules that govern the policies for Fixed Savings, loans, and Social Savings

Note: This session takes a significant amount of time, so it may need to be split into two meetings.

Materials

- Flipchart
- Markers
- Copies of the Constitution framework located in Appendix I

Step 1: Ask the Chairperson, Secretary, and Treasurer to call the meeting to order. Ask the Secretary to report to the Club what was covered at the last meeting.

- Announce the objectives of this meeting, and be sure to tell the members that the goal of the meeting is to understand the importance of having a Constitution to guide them in running the YWSEC.

Step 2: Make sure that all members understand what a Constitution is and its purpose. A Constitution of an institution typically defines the following:

Note: Throughout this meeting, ask each member to list one or more regulation and to recite them again at the following meeting. This will help everyone to remember the Club regulations.

- The goals and purpose of the institution
- The owners of the institution
- Who governs the institution
- How the people who govern get their authority from the owners

Explain that this YWSEC is owned by its members and that it elects leaders to run its affairs. The Constitution must explain this process.

This Constitution will differ from those of most businesses, NGOs, or political organisations. In addition to information relating to ownership, authority, and election procedures, it also covers the policies that relate to the Social Savings, Fixed Savings, and loans and how the Club distributes assets at the end of the operating cycle.

Explain that this meeting will be divided into two parts: one relating to YWSEC governance and the other relating to YWSEC services.

Step 3: Explain to the members that they create the regulations and can modify them if they are incomplete or ineffective. Once the Constitution is established, it should be written and stored in the cash box, so that it is always available for reference and to resolve disputes.

Governance

Step 1: Ask the members, “What is a Club Constitution?” Facilitate a discussion that encourages the following answers:

- A written document that describes
 - What the Club wants to do,
 - How it will be governed,
 - How the people who govern it will be elected, and
 - What powers elected leaders have.

A Constitution can also set rules or policies for its activities, such as for Social Savings, Fixed Savings and lending.

Step 2: Ask, “What is the supreme body that controls the YWSEC?”

Members will likely answer that the Management Committee controls the YWSEC. Remind them of the last meeting, and try to get them to remember that the General Assembly holds ultimate power.

Explain that, although the leaders have been elected, they have not been given any tasks yet, except for calling the meeting to order and reminding the members about the last meeting. *This is because there is no Constitution that gives them any authority.* The purpose of this part of the meeting is to define the rules and procedures that the leaders will be empowered to implement and enforce. Elected leaders can enforce the rules, because the General Assembly has agreed on the rules and on the right of the leaders to enforce them.

Step 3: Use Story 6 at the end of this section to show how an organisation without rules cannot function.

Step 4: Ask the members to suggest items to include in the Constitution. List them on a flipchart, and ensure that the following items are included:

- Governance
 - Basic information about the YWSEC
 - The purpose of the YWSEC
 - YWSEC services that are available to members
 - Membership requirements
 - Definition of the governing body and all leadership positions
 - How leaders are elected
 - How leaders are removed
 - YWSEC meeting schedule
 - How members can leave the YWSEC
 - How to handle the death of a member
 - A list of punishable offences
 - A list of penalties that the Management Committee can impose for offences
- Services
 - Saving and borrowing procedures
 - Social Savings procedures

Notice that these issues fall into two categories: how the YWSEC manages itself (governance) and what it does (services). Point out that decisions relating to savings, lending, and Social Savings were covered in the last meeting. Remind them that there

are notes from that meeting concerning these decisions and that these decisions will be included in the Constitution.

Step 5: Show the written framework (at the end of this session) that covers their listed topics, and explain that the next step involves reviewing the list.

- Ask the members to discuss each point and reach a consensus.
- Remind them that the Constitution is a document that binds to its provisions and that they should not rush through the process.
- If necessary, a second meeting to complete the Constitution can be arranged.

Step 6: Lead a discussion on the completion of the framework (Appendix I). This activity should take a long time. Ensure that all members are happy with the Constitution and comfortable with all decisions.

Outline of the Key Elements of the Club Constitution

This outline is intended as a series of key questions to guide the development of the Constitution, rather than a finalised Constitution. After members discuss and answer the key questions in the outline, the Constitution can be written in final form. Everyone who is able will sign, and non-literate members will affix their fingerprints, to ensure that everyone is in agreement with the provisions.

Governance of the Club

I. BASIC INFORMATION ABOUT THE CLUB

- Name of the Club?
- What is the address of the Club?
- On what date was the Club formed?
- Date of registration, if any?

II. OBJECTIVE OF THE CLUB

- What is the purpose of the Club?
- What services does the Club provide to its members to achieve this objective?

III. MEMBERSHIP RULES

- What is the maximum age of members?
- What is the minimum age of members?
- Are there gender requirements?
- Are there residence requirements?
- Do members have a common bond?
- What are members' reputation requirements?

IV. COMPOSITION OF THE MANAGEMENT COMMITTEE

- Chairperson
- Secretary
- Treasurer
- Money Counter
- Social Issues Attendant

V. ELECTION PROCEDURES

- How many terms can any one person serve on the Management Committee?
- How often are elections held?
- What is the minimum number of members who must be present to hold an election?
- Does the election procedure use a system to keep votes a secret, or is it carried out using a show of hands?
- What is the minimum number of people that must run for each position?
- Should a member be nominated for office by another member before running for election?

VI. REMOVAL OF OFFICERS FROM THEIR POSITION BETWEEN ELECTIONS

- Any member of the General Assembly can call for a vote of “no-confidence” in any member of the Management Committee. If the no-confidence vote is passed by a majority of Club members, then the member must step down from the Management Committee and another member is elected into that position.

VII. MEETINGS

- How often does the Club meet to mobilise savings?
- How often does the Club meet to disburse loans?
- How long is the cycle of meetings before the Club shares out its assets (cash on hand)?

VIII. MEMBERS LEAVING THE CLUB

- How does the Club calculate payment to members in the following situations:
 - A member leaves the Club because they have no alternative (such as if they marry and move away)
 - A member leaves the Club before the end of the cycle for personal or non-emergency reasons
 - A member is expelled from the Club for failing to make regular savings deposits
 - A member is expelled from the Club for failing to repay a loan

IX. EXPULSION FROM THE CLUB

- For what reasons can a member be expelled from the Club?

X. DEATH OF A MEMBER

- How does the Club calculate payment to heirs if a member dies?

XI. FINES

- What offences should be fined?
- What amount should members be fined for offences committed?

Below is a table of example fines that can be filled in with amounts.

Offence	Fine Amount (E)
Not attending a meeting for non-emergency reasons	
Arriving late to meetings	
Failing to make minimum savings deposit	
Being disruptive during meetings and other Club activities	
Disrespecting Club officers or members of the General Assembly	
Failing to fulfil requirements of Management Committee position, if elected	
Making a late deposit or loan reimbursement	

XII. AMENDMENTS TO THE CONSTITUTION

- How many members must agree (as a number) before the Constitution can be amended?
- Who can propose an amendment to the Constitution?

Services Offered by the Club

Step 1: Remind members of the previous meeting in which the Club determined the rules and regulations for savings, lending, and Social Savings.

Step 2: Review the decisions, and ask everyone if what was written is correct. Any disagreement must be resolved now, so that the final decisions can be included in the Club Constitution.

Outline of Services Offered by the Club

I. SAVINGS

- What is the minimum amount that a member must contribute at each savings meeting?
- What is the maximum amount that a member can save at each meeting?
- Where are member savings recorded and by whom?
- What happens when a member cannot meet the minimum savings requirements?

II. LENDING

- Who is eligible to borrow?
- What is the maximum amount that members can borrow?
- What is the maximum length of the loan term (in weeks)?
- What rate of interest is charged every 4 weeks?
- What happens if a member does not repay a loan?
- How long should the YWSEC wait to write off a loan that is not repaid and invoke legal action against the defaulter?

Note: This refers to a relationship between the amount a member has saved and the amount she can borrow (such as double or triple the amount that she has saved). It is not intended to impose a specific limit on the size of the loans. These will automatically get bigger over time.

III. SOCIAL SAVINGS

- Where will the Social Savings be kept?
- What is the amount and payment schedule of the contribution to Social Savings?
- For what types of emergencies can the Social Savings be used?
- What are the benefits for the death of a spouse?
- What are the benefits for the death of a child?
- What are the benefits for the death of a parent?
- What are the benefits for hospital costs or doctors' visits?
- What are the benefits for medicines?
- What other benefits can be considered?

Summary

Ask if the members have any questions.

Tell the members that the next meeting will cover how to run a meeting and how to keep written accounts, including Savings Passbooks.

Thank the Club for its participation, and close the meeting.

Story 6

Topic: A school without rules

A community in Malagwane decided to start a Stokvel (self-help) secondary school. The parents contributed money, hired builders, and built four classrooms. They hired teachers and a Head Teacher. The Head Teacher did not believe in bossing people around and decided that the teachers should be left to perform their duties without being told what to do. She hired an accountant and told him to collect school fees and pay bills, but she did not tell him what sort of reports to prepare. Students were allowed to decide whether to come to class, what to wear, and how to behave.

Soon, the students started to misbehave. They played music during school, stopped only attending classes occasionally, behaved rudely toward the teachers, and refused to do homework. The teachers became discouraged and began missing classes. They could not control the children, and they had no contracts to explain their duties. The school became famous for being in a state of chaos. When the Regional Education Officer (REO) visited, the students treated him badly. He tested some of them and found that they had not been following a curriculum and were far behind other children in the District. He also discovered that the school had spent far more than its budget allowed, but the Head Teacher was not aware of this. He asked the Head Teacher for an explanation. She replied that it was early in the school term, that she felt confident that the children and staff would soon start behaving sensibly, and that everything would settle down. She was surprised that the spending was over budget.

The REO recommended to the Committee that the Head Teacher should be dismissed. The Committee agreed with this recommendation and dismissed the Head Teacher, who took the Committee to court for unfair dismissal. The court awarded the Head Teacher a year's salary, because the Committee had given her a contract in which they only specified that she should run the school. The contract did not specify how she should run the school, and it did not define any policies regarding academic standards, discipline, results, or reports. The Committee could not pay this money, because the accountant had spent too much money on food for the school without consulting the Committee. The school had to close for a year while the parents saved money to pay the court-ordered settlement to the Head Teacher. When the school reopened, they interviewed candidates for the job of Head Teacher.

What do you think they thought were the most important qualities they were looking for in the person? What do you think was included in the new Head Teacher's contract?

Constitution Framework

Governance of the YWSEC

I. BASIC INFORMATION ON THE YWSEC

- Name of the YWSEC _____
- Address: _____
- The Association was formed on: _____
- Date of registration: _____

II. OBJECTIVE OF THE ASSOCIATION

- The reason for the YWSEC to exist is to _____

- The services the YWSEC provides to its members in order to achieve this objective are:

III. WHO MAY BE A MEMBER OF THE YWSEC?

- Upper age limit _____
- Lower age limit _____
- Gender _____
- Residence _____
- Common bond _____
- Running a business or not _____
- Reputation _____

IV. COMPOSITION OF THE MANAGEMENT COMMITTEE

- Chairperson _____
- Secretary _____
- Treasurer _____
- Money Counter _____

- Social Issues Attendant _____

V. ELECTION PROCEDURES

- The maximum number of terms any one person serve on the Management Committee are:
- Elections will be held every: _____
- The minimum number of members who must be present to hold an election are: _____
- The election procedure will use a system of casting votes as follows: _____

- The minimum number of people that must stand for each position is: _____
- A member must be proposed by another member before being put forward for election

VI. REMOVAL OF OFFICERS FROM THEIR POSITION BETWEEN ELECTIONS

- Any member of the General Assembly can call for a vote of no confidence in a member of the Management Committee. If the vote is passed by a majority of the members the member must step down from the Management Committee and another member be elected to the same position.

VII. MEETINGS

- To mobilise savings the YWSEC will meet every: _____
- To disburse loans the YWSEC will meet every: _____
- The YWSEC shares out its assets every: _____

VIII. MEMBERS LEAVING THE YWSEC

- If a member leaves the YWSEC because they have no alternative (such as if they marry and move away) the YWSEC will calculate how much they must be paid using the following principle: _____

- If a person leaves the YWSEC before the end of the cycle for no good reason, except their preference to leave, the YWSEC will calculate how much they must be paid using the following principle _____

- If a person is expelled from the YWSEC for failing to make regular savings deposits, the YWSEC will calculate how much they must be paid using the following principle _____

-
- If a person is expelled from the YWSEC for failing to repay a loan, the YWSEC will calculate how much they must be paid using the following principle
-
-

IX. EXPULSION FROM THE YWSEC

- The reasons for which a person should be expelled from the YWSEC are:
-
-

X. DEATH OF A MEMBER

- If a member dies the YWSEC will calculate how much money should be given to their heirs using the following principle:
-

XI. FINES

The following table lists the fines that can be charged for offences committed by members.

Schedule of Fines

Offence	Fine Amount
Non-attendance at a meeting for personal reasons	
Late to meetings	
Failure to make minimum share/savings deposit	
Chatting through the proceedings	
Showing disrespect to YWSEC officers or members of the General Assembly	
Non-execution of role by a member of the Management Committee	
Late deposit or loan reimbursement	

XII. AMENDMENTS TO THE CONSTITUTION

- The number of members who must agree before the constitution can be amended is:
-

- The people who can propose an amendment to the Constitution are:

Services Offered by the Association

I. SAVINGS

- The minimum amount that a member must contribute at each savings meeting is:

- The maximum number of shares that a member can buy at each meeting is:

- Fixed Savings given by a member to the YWSEC must be recorded in the Savings Journal and the Savings Passbook by:

- When a member cannot meet the minimum Fixed Savings requirements the following principle will apply

II. LENDING

- Those eligible to borrow are: _____

- The maximum amount that anyone can borrow is defined by the following principle:

- The maximum length of loan term (in weeks) is: _____
- The rate of interest will be charged every 4 weeks (month) is: _____
- When a member does not repay a loan the following principle will apply: _____

- A loan that is not repaid will be considered uncollectible after: _____

III. SOCIAL SAVINGS

- The Social Savings will be kept _____
- The contribution to the Social Savings will be: _____
- It will be paid every: _____

- The types of emergencies for which will the Social Savings will pay out benefits are:

- The benefits for the death of a spouse will be: _____
- The benefits for the death of a child will be: _____
- The benefits for the death of a parent will be: _____
- The benefit for hospital costs, or doctors' visits will be: _____
- The benefit for medicines will be: _____
- Other benefits will be:

Name: _____ Signature: _____

1.5: Written Record Keeping and Meeting Management

Objectives

At the end of the meeting:

- Members of the Management Committee understand their responsibilities
- The Secretary and Money Counter understand their roles in maintaining written records
- All members understand the forms and how they are used

Materials

- Club Kit (see below for a list of materials)
- Savings Passbook for each member
- Loan Passbook for each member
- Lined notebook
- Examples of the following:
 - Attendance & Payment Register
 - Savings Journal
 - Fines Ledger
 - Loans Journal
 - Cashbook
 - Statement of Club Worth
- Handout 1
- Handout 2

General

The record-keeping system is designed to be as simple as possible. It is not a full system of accounting, but instead emphasises transaction record keeping. Additionally, the Statement of Club Worth, which is the final output of the accounting system, includes only current assets and current liabilities, because it assumes that most YWSECs have few fixed assets (most of which have negligible salvage value and rarely need replacement) and no long-term debt.

Records should be maintained in a single lined notebook. The notebook should be divided into sections with the following labels:

- Attendance & Payment Register
- Savings Journal
- Fines Ledger
- Loans Journal
- Cashbook
- Club Worth
- Notes

Thus, using a Cashbook that summarises each category of transactions, most financial records are double-entered. In addition to the YWSEC records, every member has two passbooks: the Savings Passbook and Loan Passbook.

The Club Kit

Be sure to bring along a complete Club Kit with record-keeping materials. The kit will have already been shown to the entire membership at a previous meeting.

The Club Kit contains the following:

- Lockable cash box
- Three high-quality padlocks, each with two keys
- Record Keeping Journal
- 30 Savings Passbooks
- 30 Loan Passbooks
- Ruler
- Two ball point pens
- Two pencils
- Eraser
- Calculator
- Two plastic or wooden bowls (optional)

Note: Do not to rush the activities in this meeting. If the Management Committee cannot manage the meeting procedures or if members do not understand how things work, then there will be confusion and demoralisation. If needed, these activities can be carried out over two meetings.

Explain that the safety of the Club Kit is the responsibility of the Treasurer. The Treasurer, or her designated assistant, must bring the Club Kit to all meetings. Suggest that other members escort the Treasurer to and from meetings to help keep the Club's property secure.

Record Keeping Journal

Step 1: Tell the Committee that the first step is to prepare the Record Keeping Journal.

- The Record Keeping Journal is made from a hard-covered, A4-size, Counter Book. Divide the book as shown on the following page, and create tabs for each category of entry. Figure 1 shows the tabs that the YWSEC will need to keep useful records.
- The tabs on the right facilitate easy access to the different sections. The following guide indicates roughly how many pages should be in each section:
 - Attendance & Payment Register: 4 pages
 - Savings Journal: 30 pages
 - Fines Ledger: 2 pages
 - Loans Journal: 30 pages
 - Cashbook: 12 pages
 - Club Worth: 4 pages
 - Notes: 9 pages

Figure 1: Example Layout of Record Keeping Journal

NAME OF CLUB _____	Attendance & Payment Register
ADDRESS _____ _____ _____	
CHAIRPERSON _____	Savings Journal
SECRETARY _____	Fines Ledger
TREASURER _____	Loans Journal
MONEY COUNTER _____	Cashbook
SOCIAL ISSUES ATTENDANT _____	Club Worth
	Notes

Step 2: After the Record Keeping Journal has been divided, help the Secretary draw all of the accounting outlines in the book based on the example forms in this section.

Step 3: Display the Attendance & Payment Register on a flipchart (see Figure 2). Clarify the following points:

- The first row lists the date of each YWSEC meeting. The first two columns list the YWSEC members.
- The Secretary completes this form at each weekly meeting. She writes one of the following initials in the third column (labelled A for attendance): if the member is present, then she writes “P;” if the member is absent, then she writes “A;” and if the member is late, then she writes “L.”
- If the member has brought her weekly savings, then the Secretary should put a tick mark in the fourth column (labelled “P” for payment). If the member does not make a fixed payment, then the Secretary leaves the space blank. If she makes a partial fixed payment, then the Secretary leaves the space blank and adds the partial amount to the member’s Savings Passbook.
- At the end of each page, there is a place to total the number of times a member attended the meeting on time and contributed her Fixed Savings amount. Late arrivals do not count towards the total number of times a member has attended. This record of tardiness can be used later as a tool for prioritizing loans among members. The purpose of the Totals column is to track perfect attendance and timely payments from members.
- There should be 13 A/P columns because there are 24 weeks in the savings cycle. Each group needs two pages for each cycle. Totals for the cycle can be brought forward by adding the totals from the previous page.

Figure 2: Example Layout of Attendance & Payment Register

	Date	04/01/16		11/01/16		18/01/16		25/01/16		01/02/16		08/02/16		15/02/16		22/02/16		Totals	
	Names	A	P	A	P	A	P	A	P	A	P	A	P	A	P	A	P	A	P
1	Letho																		
2	Sihle																		
3	Andile																		
4	Bheki																		
5	Nosisa																		
6	Nomsa																		
7	Nothando																		
8	Sabelo																		
9	Samu																		
10	Mbali																		
11																			
12																			
13																			
14																			
15																			

Adapted from Pact  This table shows an example of the Attendance & Payment Register. **A** stands for **A**ttendance. **P** stands for **P**ayment of savings.

Step 4: The Savings Journal

All YWSECs keep a record of contributions. The Savings Journal records the Fixed Savings and the Social Savings. Figure 3 shows an example layout of the Savings Journal that the Club will use to record each member’s weekly contributions. The savings accumulate as the member contributes. When the form is full, the Secretary carries the member’s closing balance forward and records it as the opening balance on the next form. The member must sign each time she saves.

Discuss and explain the following parts of the Savings Journal:

- Name of Club: name of the YWSEC
- Member’s Name: name of the member
- Year: Year of the cycle
- Date: date of Club meeting
- Total: total amount for that date
- Opening balance: balance brought forward from the previous meeting
- Fixed Savings: Fixed Savings amount that has been deposited
- Social Savings: Social Savings amount that has been deposited or withdrawn
- Total Savings: total of Fixed Savings and Social Savings
- Member’s Signature: signature of member
- Dividend: amount allocated to the member when dividends are divided
- Balance to be carried forward: the last savings total added to the dividend box and the final number that is written in the Opening Balance space on the next page

Figure 3: Example Layout of Savings Journal

Savings Journal		Member’s Name			Letho	
Year <input type="text"/>	Fixed Savings	Social Savings	Total Savings		Member’s Signature	
Opening balance						
Date:						
Total						
Date:						
Total						
Date:						
Total						
Date:						
Total						
Date:						
Total						
Date:						
Total						
Dividend:						
Total						
Balance to be carried forward:						

Adapted from Pact 

Be sure that everyone understand that the Chairperson must NOT copy the calculations from the Savings Passbook. The Chairperson must do the calculations

herself when the Treasurer calls out the member's savings transactions. This process ensures that any mathematical errors made by the member and the Treasurer are caught immediately and NOT transferred into the Savings Journal. It also ensures that the entries in the Savings Passbooks and the Savings Journal match and are correct.

Step 5: Hand out blank Savings Passbooks. Explain that the Savings Passbook is used in parallel with the Savings Journal. Each member records her savings in her Savings Passbook, which the Treasurer signs. Explain that the Savings Passbook system is particularly helpful when members do not keep personal records, because it prevents mistakes and ensures accuracy.

The Savings Passbooks can be made from ordinary school exercise books, from small A5 notebooks, or from any other specialised printing. See Handout 1 (on the next page), and let members do the exercise.

Figure 4 shows the cover of a typical Savings Passbook. Figure 5 shows the inside, or records.

Figure 4: Example of Savings Passbook Cover

Name of Club:	<input type="text" value="Lions Club"/>
Member's Name:	<input type="text" value="Nothando"/>
Fixed Savings Rate (per week):	<input type="text" value="£2.00"/>
Starting Date:	<input type="text" value="October 28, 2015"/>

Figure 5: Example of Savings Passbook Page

Year	Fixed Savings	Social Savings	Total Savings	Treasurer's Signature
<input type="text" value="2015"/>				
Opening balance	10	30	40	Thuli
Date: 28/10/15	2	0	2	Thuli
Total	12	30	42	
Date: 04/11/15	2	1	3	Thuli
Total	14	31	45	
Date: 11/11/15	2	0	2	Thuli

Adapted from Pact  WORTH

Handout 1: Prosperous Club Transactions Exercise

For this exercise, use the following information: July 20th is the Prosperous Club's first meeting. Everybody is expected to bring 2 emalangeneni as Fixed Savings. Some will contribute to Social Savings, too. Lungile, as the Secretary, fills in the Attendance & Payment Register.

Members should pretend to be Lungile and practice filling in the Attendance & Payment Register for the following women and dates. Then, they should fill in the Savings Journal and Savings Passbook for one member of their choosing, showing her savings history since the first meeting.

Records for July 20, 2010

- Zanele pays 2 emalangeneni to Fixed Savings.
- Thandeka pays 2 emalangeneni to Fixed Savings and 1 emalangeneni to Social Savings.
- Thembi is late. She pays 2 emalangeneni to Fixed Savings and 2 emalangeneni to Social Savings.
- Lindiwe pays 2 emalangeneni to Fixed Savings and 1 emalangeneni to Social Savings.
- Lungile pays 2 emalangeneni to Fixed Savings and 3 emalangeneni to Social Savings.
- Bongi pays 2 emalangeneni to Fixed Savings and 1 emalangeneni to Social Savings.

Records for October 27, 2010

- Zanele pays 2 emalangeneni to Fixed Savings and 3 emalangeneni to Social Savings.
- Thandeka pays 2 emalangeneni to Fixed Savings and 1 emalangeneni to Social Savings.
- Thembi pays 2 emalangeneni to Fixed Savings.
- Lindiwe is late. She pays 2 emalangeneni to Fixed Savings.
- Lungile pays 2 emalangeneni to Fixed Savings and 2 emalangeneni to Social Savings.
- Bongi is absent, but she sends in 2 emalangeneni to Fixed Savings.

Records for November 4, 2010

- Zanele pays 2 emalangeneni to Fixed Savings.
- Thandeka pays 2 emalangeneni to Fixed Savings and 3 emalangeneni to Social Savings.
- Thembi pays 2 emalangeneni to Fixed Savings and 1 emalangeneni to Social Savings.
- Lindiwe has to attend a funeral and does not send her Fixed Savings payment.
- Lungile pays 2 emalangeneni to Fixed Savings and 1 emalangeneni to Social Savings.
- Bongi pays 2 emalangeneni to Fixed Savings.

Step 6: Explain that fines are collected in a bowl during the meeting and that at the end of each meeting the amount should be counted and the total amount collected noted in the Fines Ledger, next to the date of the meeting, as shown in Figure 6.

Figure 6: Fines Ledger

Date	Total
03/01/16	
10/01/15	
17/01/15	
24/01/15	
31/01/15	

Step 7: The Loans Journal is conceptually simple but may seem complex. Errors are most likely to occur in the Loans Journal, so it should receive careful attention. The Loans Journal is kept in the Record Keeping Journal. The Secretary fills out the Loans Journal, and signed by the member. The Loans Journal is used in parallel with the member's Loan Passbook.

Ask for volunteers to read aloud and explain each of the headings:

- Member's Name: name of member
- Name of Club: name of YWSEC
- Loan Principal: the total amount of loan
- Interest: the total amount of monthly interest at the rate set by the members
- Total: loan principal plus the total interest amount
- Term of Loan (weeks): the length of time the loan, such as 4 weeks
- Number of Instalments: how often the member will be expected to pay before completing the loan repayment
- Initial Disbursement: principal minus total interest
- Weekly Loan Instalment: principal divided by number of weeks
- Weekly Savings Fixed: How much each member is required to contribute to Fixed Savings weekly
- Total Weekly Payment: weekly instalment plus weekly Fixed Savings
- Date of Loan: date the loan was first taken
- Loan Balance: the loan amount or previous balance owed, less the current instalment payment
- Date of Payment: date of each payment
- Amount of loan: How much the was given for the loan
- Instalment 1, 2, 3, and so on: amount of each instalment payment
- Balance Owed: How much remains for the member to repay
- Member's Signature: member's signature to confirm that she has checked the entries for the week

Figure 7: Loans Journal

LOANS JOURNAL							
Member's Name			Name of Club				
Loan Principal		Interest		Total			
Term of Loan (weeks)		Number of Instalments		Initial Disbursement			
Weekly Loan Instalment		Weekly Fixed Savings		Total Weekly Payment			

Date of loan:		Loan Balance	Member's Signature	Date of loan:		Loan Balance	Member's Signature
	Amount of loan				Amount of loan		
Date of Payment	Instalment 1	()		Date of Payment	Instalment 13	()	
	Balance Owed				Balance Owed		
Date of Payment	Instalment 2	()		Date of Payment	Instalment 14	()	
	Balance Owed				Balance Owed		
Date of Payment	Instalment 3	()		Date of Payment	Instalment 15	()	
	Balance Owed				Balance Owed		

Adapted from Pact WUETH

Step 8: The Loan Passbook is similar to the Savings Passbook, except that the Loan Passbook is tied to the loan that a member takes during the cycle. Explain that a member can have two or more Loan Passbooks in one cycle, depending on the number of loans she takes. Figure 8 shows a blank Loan Passbook form.

Figure 8: Loan Passbook

LOAN PASSBOOK

Member's Name		Name of Club
<input type="text"/>		<input type="text"/>
Loan Principal	Interest	Total
<input type="text"/>	<input type="text"/>	<input type="text"/>
Term of Loan (weeks)	Number of Instalments	Initial Disbursement
<input type="text"/>	<input type="text"/>	<input type="text"/>
Weekly Loan Instalment	Weekly Fixed Savings	Total Weekly Payment
<input type="text"/>	<input type="text"/>	<input type="text"/>

Date of Loan (year): <input type="text"/>	Loan Balance		Treasurer's Signature
Amount of Loan			
Date of Payment: Instalment 1	()	
Balance Owed			
Date of Payment: Instalment 2	()	
Balance Owed			
Date of Payment: Instalment 3	()	
Balance Owed			
Date of Payment: Instalment 4	()	
Balance Owed			
Date of Payment: Instalment 5	()	

Adapted from Pact 

Explain that, just as the Chairperson fills out the Savings Journal independently when the Treasurer announces the member's transaction, the Secretary must fill out the Loans Journal independently. The Secretary must not copy the information from the Loan Passbook.

Step 9: As each set of transactions are completed and recorded in the relevant journals and ledgers, the totals are entered in the Cashbook. The Secretary must record these totals, as they might be forgotten. Transactions entered in the Cashbook include savings, interest payments, fines, and loans (disbursements). The system is based on a balance sheet, so there is no need to separate records. See Figure 9 for an example.

Note: Transactions in the Cashbook follow the sequence of activities in a meeting: Fixed savings are recorded first, because this is the first activity (after the Social Savings, that are not recorded in the Cashbook), followed by Loan Reimbursement. Fines are recorded and then added to the funds available for lending. Then loans are disbursed. Money for miscellaneous expenses (such as bus fares or buying grain to put in storage) is then recorded, and the final balance is tallied. The final balance must always match the cash in the cash box. Contributions to the Social Savings is not recorded here, because it is not related to the savings and loans. Social Savings appear on the Club Worth statement as an asset.

Figure 9: The Cashbook

Date	What Happened	Cash In	Cash Out	Balance
3/1/16	Fixed Savings	200		200
	Fines	10		210
	Loans Disbursed		150	60
	Stationary		20	40
10/1/16	Opening Balance			40
	Fixed Savings	350		390
	Loan Repayment	75		465
	Fines	15		480
	Loans Disbursed		300	180
17/01/16	Opening Balance			180
	Fixed Savings	250		430
	Loan Repayment	225		655
	Fines	25		680
	Loans Disbursed		400	280
	Taxi Fare		50	230
24/01/16	Opening Balance			230
	Fixed Savings	300		530
	Loan Repayment	350		880
	Fines	5		885
	Loans Disbursed		250	1135

Explain that the first entry is usually a record of the cash counted at the beginning of the meeting. This cash amount should match the closing balance of the previous meeting, unless cash was taken from the cash box during the week.

- Explain how to indicate the opening balance for the week. Skip a line after the last meeting, write in the new meeting date, and write “Opening Balance” on the first line to indicate that the Treasurer has checked to make sure that no cash was removed during the week. Refer members to Handout 2, and let them practice making the savings, loans, and Cashbook entries.

Handout 2: Savings, Loan, and Cashbook Entries Exercise

For this exercise, use the following information:

The members of Prosperous Club have their weekly meeting on October 28, 2010. They are in the sixth meeting of cycle one. During last week's meeting, the members of Prosperous Club approved and disbursed loans. Nothando, Anele, Philile, Cebile, and Sphiwe each took 4-week loans. The Club also increased the loan interest rate from 2% to 3% for all new loans to increase their group earnings. The cash in the cash box from last week's meeting is 375 emalangeni.

Prepare and fill in each member's Savings Passbook and Loan Passbook, the Savings Journal, and the Loans Journal for October 28th, November 4th, and November 11th for all the above members. Complete the Cashbook for October 28, 2010.

The members make the following transactions:

Names	Fixed Savings	Social Savings	Social Savings Balance	Fines/Fees
Nothando	2		30	
Anele	2	3	10	1
Philile	2		25	1
Cebile	2	1	50	
Sphiwe	2	1	45	

- Nothando took 30 emalangeni as a loan for 4 weeks.
- Anele took 15 emalangeni as a loan for 4 weeks.
- Philile took 20 emalangeni as a loan for 8 weeks.
- Cebile took 40 emalangeni as a loan for 12 weeks.
- Sphiwe took 40 emalangeni as a loan for 16 weeks.

Each member carries forward a Fixed Savings balance of 10 emalangeni. For the next few weeks, each member contributes to their Fixed Savings and pays their weekly instalments towards their loans. Only Nothando pays 1 emalangeni into Social Savings at the next meeting.

Using this information, fill in the following table:

Name	Loan Period	If all members make all of their loan instalment payments on time, on which week of the Club cycle will they make their final loan instalment payment?
Nothando	4 weeks	<i>Week 8 (Meeting 9)</i>
Anele	8 weeks	
Philile	8 weeks	
Cebile	12 weeks	
Sphiwe	16 weeks	

Step 10: The Statement of Club Worth is filled out after all transactions have been completed. The Statement of Club Worth shows how much the Club's wealth has changed from one meeting to the next, meeting by meeting. It also shows the proportions of Club wealth in terms of cash on hand, cash in the bank, and current loans. The Statement of Club Worth also includes the Social Savings amount, less anything that the Club owes (debts).

Debts are included for safety and reminder reasons. Debts are filled out at the end of the meeting as the last entry, before the books and the cash are locked in the cash box. Explain to the Secretary that most of the entries in the Statement of Club Worth are taken from other Club records, except the net worth, which must be calculated. The sources of each column, as shown in Figure 10, are as follows:

- Cash on Hand, from the Cashbook
- Cash at Bank, from the Cashbook
- Current Loans, from the Loans Journal (the sum of the amount borrowed in a meeting, not including rollover loans)
- Goods, from the Cashbook (the total amount paid)
- Social Savings, from the Savings Journal
- Debts, from the Secretary's records (the figure shows no debts, because no money has been paid)

The Statement of Club Worth is *not* a balance sheet, but rather a statement of current assets and liabilities. The Statement of Club Worth does not include fixed property, which is assumed to be negligible, or accounts receivable. The Statement of Club Worth also presumes that savings are an asset and not a liability, because the owners of the shares are the owners of the Club. It is an output of the accounting system that shows what the members own and manage collectively.

Figure 10: Statement of Club Worth

Date	Cash on Hand	Cash at Bank	Current Loans	Goods	Social Savings	Debts	Net Worth
3/1/16	40		150		50		240
10/1/16	180		300		100		580
17/01/16	230		500		170		900
24/01/16	335	800	250		230		1615

Using the same exercise from Handout 2, ask members to complete a Statement of Club Worth.

Summary of Meeting

Summarise the savings and lending procedures, and explain that they will practice them again at the next meeting using play money. The next meeting also will be the final meeting before the Club starts to save and to lend real money. Ask if there are any questions. Thank the members for their participation, and close the meeting.

1.6: Meeting Procedures

Objectives

At the end of the meeting:

- All members of the General Assembly will understand how to conduct savings and loans meetings.
- All members of the Management Committee will understand the YWSEC procedures.
- All members of the Management Committee will understand their roles.

Materials

- Flipcharts with the following examples of the registers:
 - Attendance & Payment Register
 - Savings Journal
 - Savings Passbook
 - Fines Ledger
 - Loans Journal
 - Loan Passbook
 - Cashbook
 - Statement of Club Worth
- Markers
- Play money (The money should be printed out prior to the meeting)

Note: This meeting should be conducted in a room with walls, so that the seven flipcharts about the registers can be posted.

General

Ask the Chairperson, Secretary, and Treasurer to call the meeting to order. Ask the Secretary to report to the Club what was covered at the last training meeting.

Tell the Club that today's meeting will not be a real savings and lending meeting, but instead a meeting at which the members will practice savings and lending procedures.

Practice Role Play

Step 1: Ask everyone to sit, facing the Management Committee. Ask the Money Counter to sit in front of the Committee.

Ask the Treasurer if she has brought along the Club Kit. Show the kit to the General Assembly, and ask the General Assembly to select Key Holders. These three people should be reliable and likely to show up at all Club meetings. The selections can be made by discussion and do not require a vote. *The Chairperson, Secretary, Treasurer, and Money Counter may not be a Key Holder.* Give each Key Holder the two keys to her lock. The Mentor also keeps a spare key in case of loss.

Announce that this meeting will include practicing savings and loan procedures with play money. All members, including the Management Committee, will practice. The total given out in play money notes is E500.00 in the following denominations:

- 2 E100.00 notes
- 4 E50.00 notes
- 8 E10.00 notes
- 4 E5.00 notes

Explain that using play money avoids risk of loss, while learning is taking place.

Step 2: Announce that, from this moment on, the Management Committee will lead the meeting and that members can ask for clarification and guidance at any time.

Step 3: Set up the eight flipcharts, which are pre-written with large examples of each of the following record-keeping sheets:

- Attendance & Payment Register
- Savings Journal
- Savings Passbook
- Fines Ledger
- Loans Journal
- Loan Passbook
- Cashbook
- Statement of Club Worth

Note: It is helpful to have an assistant for this meeting who can help the Secretary with the records.

Give each member a Savings Passbook for practice. Throughout the meeting, the Secretary will enter data into the records and enter amounts in the Savings Passbooks. If possible, an assistant can help the Secretary and who stops the meeting as needed to clarify any points that so not seem clear, or as anyone may ask questions.

Step 4: Help facilitate the meeting by explaining the procedures listed in the table below, noting the following points:

- Because there are no loan repayments due at this time, the Club will ignore the loan repayment procedures and follow the loan disbursement procedures at this meeting.
- Typically, the meeting closes after the Statement of Club Worth has been completed.
- The Club must know how much money is in the cash box and must ensure that the amount matches the closing balance in the Cashbook.

Meeting Procedures

Step	Meeting Procedures
Opening	<ul style="list-style-type: none"> • The Chairperson calls the General Assembly to order. • The Chairperson announces the agenda. • Any Other Business items are called for and noted.
Balance verification	<ul style="list-style-type: none"> • The cash box is normally on hand at the start, so the Chairperson calls on the designated Key Holders to open the box. • The Key Holders open the cash box. • The Secretary call and record attendance in the Attendance & Payment Register. • The Secretary asks the General Assembly how much money was in the box as of the end of last meeting and notes the amount in the Cashbook. • The Secretary confirms that the same amount was recorded in the Cashbook. • The Money Counter counts the money actually in the cash box. The Secretary announces the total to the General Assembly. The total must agree with the members' recollections and the amount written in the Cashbook.
Social Savings	<ul style="list-style-type: none"> • The Chairperson announces that contributions will be made to Social Savings. • The Secretary asks the General Assembly if they remember how much money was in Social Savings at the end of the last meeting. As with the Fixed savings balances, this amount is confirmed by the General Assembly and by the Secretary by checking the Social Savings records. The Social Savings cash is kept in a separate bag from all other cash in the cash box. It must not be mixed with other cash and must not be disbursed as loans. The Social Savings money is then replaced in its fabric or plastic bag and put in the cash box. • The Secretary calls each member by name to make their contribution to the Money Counter. The Money Counter confirms the amount. The Secretary records the contribution amount in the Savings Journal alongside the member's name. • Once all members have contributed, the Money Counter counts and announces the total to the Secretary, who confirms that it agrees with her records. The amount is announced to the General Assembly. • The Chairperson invites anyone needing support from Social Savings to make her case to the General Assembly. • If approved, the Secretary gives the Social Savings money to the member according to the conditions in the Club Constitution and records it in the Loans Journal. • After all benefits have been paid, the total amount remaining in the Social Savings is announced to the Club. The Social Savings money is then returned to its separate bag and put in the cash box. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: Social Savings money is <i>not recorded in the Cashbook as income</i>. It is recorded only in the Savings Journal records and on the Statement of Club Worth. Although this is not standard accounting practice, it avoids mixing Social Savings with loan funds.</p> </div>

Step	Meeting Procedures
Fixed Savings	<ul style="list-style-type: none"> • Once the Social Savings contributions have been paid, the Chairperson announces that Fixed Savings will be contributed next. • The Secretary calls up each member by name. They give their contributions to the Money Counter, who verifies that the amount is what the member claims. The Money Counter announces the amount contributed, and the Secretary writes the amount alongside the member's name in the Savings Journal. The Treasurer records the amount in the member's Savings Book and signs next to it along with the member. The Money Counter places the money into the savings bowl (or in a pile). • Once everyone has made their contributions, following the same procedure, the Money Counter and Treasurer separately tally the total amount contributed. The Secretary also adds up the total amount of money that was recorded as having been saved to confirm that it tallies with the amount counted by the Money Counter. • The Secretary announces how much money was saved in the meeting and how much money in total has been saved by the YWSEC since the start of the cycle.
Fines	<ul style="list-style-type: none"> • Once the Social Savings and Fixed Savings activities have been completed, the Chairperson calls on the Money Counter to tally any fines that have been levied. The fines are put in the fines bowl (or in a pile), which should have been placed on the floor at the start of the meeting. The Money Counter announces the total fines to the Secretary, who announces the amount to the General Assembly and records the amount in the Fines Ledger. <div style="border: 1px solid orange; padding: 10px; margin-top: 10px;"> <p>Note: All infringements and their accompanying fines must be listed in the Constitution. The Chairperson has <i>no</i> discretion to charge more or less.</p> </div>
Loan repayment	<ul style="list-style-type: none"> • Once fines have been counted and recorded, the Chairperson asks the Secretary to list the loans that are due for repayment. • The Secretary reads out the names of members who are due to repay (either principal and interest or interest only) and the amounts. • When called, the borrower gives her loan reimbursement (principal and interest) to the Money Counter. The Money Counter counts it and announces the amount to the Secretary, who enters the reimbursement in the Amount Repaid column in the Loan Journal. The Money Counter adds the money to the loan reimbursement bowl or pile. • The amount of money that the borrower can pay is then deducted from what she owes (including accrued interest), and the net sum remaining (principal owing plus interest owing, minus amount paid) is noted in the Outstanding Balance column <i>for the previous month</i>. • If the loan is <i>past due</i> (or the member pays less than what she owes), it is noted as such in the Comments column for the previous month and listed as Past Due. • Once all the loans outstanding have been repaid (either in full or in part), the Money Counter counts the money in the reimbursement bowl and announces it to the Secretary, who confirms that the amount is the same as what she entered as a total in the Amount Repaid column of the Loans Journal.

Step	Meeting Procedures
Loan disbursement	<ul style="list-style-type: none"> • Once the loan repayments have been made, the Money Counter then combines the cash in the cash box with money from Fixed Savings, loan repayments, and fines. <i>They do not include the money in the Social Savings, which has already been placed in its separate bag and put into the cash box.</i> • The amount of cash on hand is announced by the money counter to the Secretary, who writes it down and announces it to the General Assembly. • The Chairperson then announces that members can make applications for loans. • Individual members make loan requests. They must state the purpose and amount of the loan and for how long they want it. Members of the General Assembly are asked to comment. No loan is given out until everyone who wants to has made a request. • Once the loans have all been given out, the Secretary calculates the total amount loaned and announces it to the General Assembly.
Expenses	<ul style="list-style-type: none"> • The Chairperson then asks the Secretary if there will be any expenses before the next meeting (such as for bus fares or stationery purchases). If needed, the Money Counter hands this money to the Secretary and records it in the Cashbook as an expense. At the next meeting, the Secretary must show what was purchased, along with a receipt and any change, which is put into the cash box and recorded as income in the Cashbook.
Statement of Club Worth	<ul style="list-style-type: none"> • The Money Counter counts all cash remaining on hand after the savings, loans, and expenses procedures and announces it to the Secretary, who announces it to the General Assembly. • The Secretary prepares the Statement of Club Worth. At the request of the Chairperson, the Secretary announces to the General Assembly how much the Club is now worth, reading each item in order from the statement (Cash on Hand, Cash at Bank, Current Loans, Goods, Social Savings, Debts, Net Worth). • The Secretary then repeats how much money in total remains in the cash box, telling members to be ready to recall this at the next meeting. • The Record Keeping Journal and Savings Passbooks (members can also keep their own Passbooks) are put into the cash box, together with the cash on hand and Social Savings money (in its own separate bag). The Chairperson asks the Key Holders to lock the cash box.
Closing	<ul style="list-style-type: none"> • The Secretary fills in the Attendance & Payment Register, focusing on the payment column only. • The Chairperson then calls on Club members with any other business to present the issues to the Club, and she facilitates any resulting discussions. • The Chairperson closes the meeting.

Step 5: Facilitate a practice savings, reimbursement, and loan meeting following the steps in the previous table.

Step 6: Facilitate another practice meeting if there is time and if you feel it would be helpful.

Step 7: Explain that the YWSEC's final accounts have meaning. Show how the savings in the Savings Passbooks and Savings Journal have accumulated, along with the Social Savings (kept in a separate bag). Explain how the Club's wealth is

composed in terms of cash (on hand and at the bank), loans outstanding, goods, and Social Savings. Then show how this sum may be reduced if the YWSEC has any debts.

Summary of Meeting

Summarise the savings and lending procedures, and tell the Club that the next meeting will be about tracking loans and how to close out a savings and lending cycle. Ask if they have any questions.

Thank the members for their participation, and close the meeting.

1.7: Loan Management and Closing a Cycle

Objective

By the end of the meeting:

- All members of the Management Committee and General Assembly will be able to monitor and ensure the success of the Club.
- All members of the Management Committee will be able to manage loan repayment and collections.
- All members of the Management Committee will be able to prepare for a new cycle and first meeting.

Materials

- Papers prepared with heads and tails phrases
- Markers in at least two different colours
- Copies for all members of Handout 3
- Copies for all members of Handout 4
- Copies for all members of Handout 5
- Copies for all members of Handout 6
- Copies for all members of Handout 7
- Loan Statistics Form
- Flipchart

Loan Statistics

The Loan Statistics Form shows how many loans the Club has made and the exact value of those loans. This form allows members to see how many loans are outstanding and the exact value of the overdue loans. The Loan Statistics Form shows the total amount of missed payments that are owed to Club. It also shows the value of missed loan payments that are more than 30 days old and the amount of these loans that are at risk. A new Loan Statistics Form should be filled out for each cycle. The Secretary or the Treasurer updates the form after each bank meeting.

Step 1: Refer to Figure 11: Example of a Loan Statistics Form, and ask for volunteers to read the title of each section or column aloud. Stop after each one, and explain its purpose as follows:

- The first column is for recording the **week** number of the Club meeting, beginning with the planning meeting (“Zero meeting”), if agreed upon.
- The second column records the **date** of the Club meeting.
- The third column records the **number of members** in the Club. This number includes the entire membership, not just those who attended that day’s meeting. When a new member joins or an old member resigns, this number changes.
- The fourth column records **the number of loans outstanding** at the end of that day’s Club meeting. Some of these are old loans, and some are new ones just given out. The number of outstanding loans is calculated by taking the number of loans from last week, subtracting the number of loans that were fully

repaid and cancelled this week, and adding any new loans that were given out this week. This number will go up and down as people pay off old loans and take new ones.

- The fifth column shows the **value of loans outstanding**. This value is found by taking the value of last week's loans, subtracting any loan payments, and adding any new loans. When adding new loans, the full value of the loan should be added, not just the initial disbursement. The number may go up or down as people repay their loans and take new ones.
- The sixth column is cumulative. It tells the **number of loans that have been given out since the very beginning**. This number either increases or stays the same. It does not decrease. At every meeting, the number of new loans made is added to the number from the previous meeting.
- The seventh column records the **total value of all the loans** made by the Club from the beginning. These numbers are also cumulative, meaning that they increase or stay the same. They do not decrease. Every time new loans are made at a Club meeting, the full value of those loans (not only the initial disbursements) should be added to the previous week's value.
- The last four columns track the Club's financial health. The eighth column records the **number of loans past due** at that day's Club meeting. This includes old loans with payments past due from the previous meeting, if payments were not brought up to date, plus any new loans past due. This number will go up and down.
- The ninth column records the **value of all loan payments past due** as of that day. This value is the total amount of money that has not yet been paid back to the Club by that day. It includes old money owed and new outstanding payments. Once the overdue payment is paid, it is subtracted from this column. This value goes up and down.
- The tenth column records the value **of any loan payments that are more than 30 days past due**. That means loan payments that are at least four Club meetings overdue. This number will alert the Management Committee that there is at least one loan that is in default.
- The eleventh column records the **value of the loans that are at risk**. For each loan that is past due, the person filling out the Loan Statistics Form must determine the unpaid balance of that loan. The unpaid balance has two parts: overdue payments and the value of the loan that is at risk. The value of the loan that is at risk can be found by subtracting all the overdue payments from the unpaid balance. This information alerts the Management Committee as to how much of the group fund is in danger of not being repaid.

Figure 11: Example of a Loan Statistics Form

Week	Date	No. of Club Members	No. of Loans Outstanding	Value of Loans Outstanding	No. of Loans From Beginning	Value of Loans From Beginning	No. of Loans Past Due	Value of Loan Payments Past Due	Value of Loan Payments More Than 30 Days Old	Value of Loans at High Risk
0	Sept 21	20	9	640.00	9	640	0	0		0
1	Sept 28	20	11	650.00	11	760	0	0		0
2	Oct 5	20	13	638.10	13	880	0	0		0
3	Oct 12	20	15	656.20	15	1,060	0	0		0
4	Oct 19	20	15	751.80	19	1,340	0	0		0
5	Oct 26	20	17	786.40	22	1,590	1	2		30
6	Nov 2	20	20	819.85	25	1,830	3	6		60
7	Nov 9	20	18	620.30	25	1,830	2	4		20
8	Nov 16	20	18	414.80	25	1,830	0	0		0
9	Nov 23	20	15	1,181.10	32	2,670	0	0		0
10	Nov 30	20	19	1,322.40	36	2,990	0	0		0
11	Dec 7	20	20	1,244.30	37	3,090	0	0		0
12	Dec 14	20	20	1,175.90	39	3,330	1	3		20.40
13	Dec 21	20	20	985.80	39	3,330	2	8		76.40
14	Dec 28	20	20	787.40	39	3,330	2	8		57.20
15	Jan 4	20	13	316.00	39	3,330	1	5		25
16	Jan 11	20	18	643.50	44	3,730	0	0		0
17	Jan 18	20	12	445.00	44	3,730	0	0		0
18	Jan 25	20	11	372.50	44	3,730	0	0		0
19	Feb 1	20	11	620.00	48	4,050	0	0		0
20	Feb 8	20	11	475.00	48	4,050	1	5		20
21	Feb 15	20	11	340.00	48	4,050	1	10		30
22	Feb 22	20	11	208.00	48	4,050	1	8		20
23	Mar 1	20	1	28.00	48	4,050	1	18		10
24	Mar 8	20	1	28.00	48	4,050	0	0		0

Step 2: Allow time for members to ask any questions and have them talk through and practice some calculations. Remind them that if someone does not make a payment on time, her amount must be moved out of the Value of Loans Outstanding column and into the Loans Past Due column. However, the Value of Loans at High Risk is still included in Value of Loans Outstanding. The purpose of the Value of Loans at High Risk is for Club members to see *how much* of their outstanding loans are at risk of not being paid.

Step 3: Discuss where the information for each column can be found.

No. of Club Members: Attendance & Payment Register

No. of Loans Outstanding: Loans Journal of completed and current loans

Value of Loans Outstanding: Loans Journal

No. of Loans From Beginning: Loans Journal

Value of Loans From Beginning: Loans Journal

Value of Loan Payments More Than 30 Days Old: Loans Journal

Value of Loans at High Risk: Loans Journal

Step 4: Refer to Handout 3 and Handout 4, and guide the members as they role play and do the exercises.

For Handout 3, ask for six volunteers to act out the script.

For Handout 4, ask members to divide into pairs to work on the activity.

Handout 3: Loan Cycle Role Play Script

Cebile: Why do people in the Club have to repay their loans in 24 weeks?

Thuli: Because the Club runs in cycles, and each cycle is 24 weeks long. That's about 6 months.

Nomcebo: What do you mean by "cycles?"

Thuli: A **cycle** is a period of time when certain things happen. When one cycle is finished, a new cycle begins, and everything is repeated. It is just like how we plant maize. We do it the same way every year. Then, at the end of the cycle, we divide the harvest between the landowner and the tenants.

Nomcebo: And next year we do the same thing all over again. Is that what you mean by a cycle?

Thuli: Exactly. Well, the Club also runs in cycles. During the Club cycle, loans are given out and paid back in instalments. As money comes back in, it is given out again as new loans. At the end of the cycle, all loans are paid back. The Club totals up its income and expenses and calculates its profit. This process is like measuring the harvest.

Busi: That is when we figure out the dividends, right?

Thuli: Yes. That is when we divide the profits of the bank among all the members. Then we start a new cycle, and the members can take new loans.

Cebile: So, as long as I pay my loan back on time, I can get a new loan, and then another one and another one, right?

Gcebile: That is right. It is not just one loan that we get but a series of loans! That is how we can grow our businesses.

Nomcebo: It sounds to me like a Club is a business itself! The more we save, the more we can lend. The more we lend and collect back, the more interest we can earn. The more interest we earn, the bigger our profit and dividends.

Gcebile: We already have members taking loans and making payments, but knowing how to make loans is just the first step. We also have to decide how to use our loans to earn money and how to collect loans and make sure everyone pays on time.

Philile: Our goal should be that everyone in our Club should have a business, and everyone should take loans.

Thuli: And we should all pay back our loans on time!

Handout 4: Recording Loan Statistics

On **September 21**, the **20** members of the Prosperous Club gave **640** emalangeneni worth of loans to **nine** of their members. On the Loan Statistics Form below, this information appears in the row for Week **0**, which shows the starting day of the cycle.

The Loan Statistics Form tracks all loans that the Club makes from the first Club cycle. Because this is the first cycle, **9** is written in the No. of Loans From Beginning column and **640** emalangeneni is written in the Value of Loans From Beginning column. These two columns will increase throughout the cycle and in future cycles.

On **September 28**, at the end of week **1**, the members who had taken loans paid their first instalments. These loan payments totalled **110** emalangeneni, according to that day's Statement of Club Worth. The group also collected **35** emalangeneni in savings. The Club then had enough money to make a **55** emalangeneni loan to Cebile and a **65** emalangeneni loan to Busi. On the Loan Statistics Form, to find the Value of Loans Outstanding, subtract the value of loan payments and add any loans ($640 - 110 + 120 = 650$).

With the two new loans to Cebile and Busi, the number of loans outstanding increases to **11**. The values for No. of Loans From Beginning and Value of Loans From Beginning also increases.

On **October 5**, at the end of week **2**, members paid back **131.90** emalangeneni in loan instalments. These instalments, along with that day's savings payments, enabled the Club to make two more loans. Thuli and Lindiwe each received a 4-week loan of **60** emalangeneni.

On **October 12**, at the end of week **3**, members paid back **161.90** emalangeneni in loan instalments. On the same day, Nondumiso and Hlobsile each received an 8-week loan of **90** emalangeneni.

On **October 19**, at the end of week **4**, Gcebile, Nomcebo, Philile, and Cebile (who had each taken 4-week loans) completed their payments and paid off their first loans. That day, members paid back **184.40** emalangeneni in loan payments. These four women were able to take their second loans. This time, Gcebile and Nomcebo each borrowed **65** emalangeneni, Cebile borrowed **70** emalangeneni, and Philile borrowed **80** emalangeneni. Thus, **four** loans were paid off, and **four** new loans were made. So the No. of Loans Outstanding remained the same, but the No. of Loans From Beginning increased by four.

Have members fill out this information on the Loan Statistics Form. Have them work with a partner to fill in the rows for weeks 2, 3, and 4 of the loan cycle.

Figure 12: Example Loan Statistics Form

Cycle: _____

1

Week	Date	No. of Club Members	No. of Loans Outstanding	Value of Loans Outstanding	No. of Loans From Beginning	Value of Loans From Beginning	No. of Loans Overdue	Value of Loan Payments Overdue	Value of Loan Payments More Than 30 Days Old	Value of Loans at Risk
0	Sept 21	20	9	640	9	640	0	0	0	0
1	Sept 28	20	11	650	11	760	0	0	0	0
2										
3										
4										
5										
6										

Club Health Check

Clubs should do a financial health check around the end of every cycle to identify what can be improved to make the Club even stronger. This health check is also known as an end-of-cycle audit.

Step 1: Ask members to discuss the questions below. Note their answers on a flipchart.

- Why is it important to monitor the health of the Club? What does this mean?
- What sorts of things should be monitored? What questions should be asked to know about the health of the Club?
- How often should members check the health of the Club?

Step 2: Ask members to rate the following statements as true or false. Lead a discussion about each one:

- It is a good idea to do an audit at the end of each cycle. (True)
- An audit helps the Management Committee correct mistakes. (True)
- The person doing the audit should be a member of the group. (False)
- The auditor counts the cash in the cash box. (True)
- The auditor prepares the Statement of Club Worth. (False)
- The auditor can suggest ways to improve the Club's practices. (True)
- The auditor is responsible for ensuring that loans are repaid on time. (False)
- The auditor checks if everyone got a fair share of the dividends. (False)
- The auditor should know how to keep accounts. (True)
- The auditor should be honest and careful. (True)

Step 3: Ask members to refer to Handout 5 and Handout 6. Divide them into two groups, and give each group the exercises.

Handout 5: Is Our Club Healthy?

It is another Prosperous Club meeting, and members are talking about a get-together they had with the women from another Club.

“From what I heard about the other Club, I think we are not doing too badly,” Zodwa said.

“That is because we have been taking care of our bank just as if it were our own baby,” Philile added.

“But are we sure?” Cebile asked. “We know from the health worker how important it is to monitor the growth of our babies. How can we be sure if our Club is growing up to be strong and healthy?”

“That is right,” Busi added. “Every mother wonders about her baby girl. ‘Will she be successful?’ ‘Will she be able to support me when she grows up?’”

“The women at the meeting told us about four dangers to look out for,” Philile continued. “They are clear signs that a Club might be sick. Does anybody remember them?”

“One was management incompetence,” Cebile said.

“One was undisciplined behaviour, or lack of respect for the Club by some of the members,” Gcebile volunteered.

“Another thing they talked about was stagnation, right? Savings, group income, and membership all getting stuck and not growing,” said Busi.

“And what about corruption and misuse of funds?” Philile added.

“Those are all correct,” Philile said. “In fact, I wrote the points down, so let me share them with the whole group.”

1. Is Your Club Competent?

Can the Management Committee and the members manage the savings transactions? Can they fill out the accounting forms and keep track of the funds? Is the Club supportive of all its members? Does it provide a unified and caring environment?

2. Is Your Club Disciplined?

Do the members attend the meetings regularly? Do they arrive on time? Do they save regularly? Do they follow the rules?

3. Is Your Club Growing?

Are savings increasing? Are the members carrying out group earning activities to help the fund grow?

4. Is Your Club Honest and Open?

Are the rules for safe money handling being followed? Can the Club resist corruption by members, leaders, or even outsiders, like project workers?

Handout 6: The Club Health Check

“We have worked hard to study and put in practice Club principles,” Philile said. “Why don’t we take a Club Health Check and see how we are doing? Here are some questions we got from another Club. These are questions every Club should be asking.”

Discuss the questions and answer, “Yes” or “No.” Then decide what you can do to improve your Club’s health.

Participation

1. All or almost all of the members attended the last Club meeting. Yes/No
2. Club members discuss and vote on issues important to the Club.
Yes/No

Rules

1. The YWSEC has rules about attendance and payment of savings. Yes/No
2. Members abide by the attendance and payment rules.
Yes/No
3. The YWSEC has rules about safe money handling.
Yes/No
4. Members observe the money handling rules.
Yes/No

Bookkeeping

1. The Management Committee calculates Club worth every week.
Yes/No
2. The YWSEC has a Cashbook that is maintained and current.
Yes/No
3. All members have Savings Passbooks, and the YWSEC has a Savings Journal. Yes/No

Savings

1. Each member has a plan for Fixed Savings and Social Savings.
Yes/No
2. Each member makes savings deposits every week.
Yes/No
3. All or almost all the members deposited savings at the last Club meeting. Yes/No

Money Handling

1. The YWSEC has a commercial bank account.
Yes/No
2. The commercial bank passbook and deposit slip are shown to the members after every deposit. Yes/No
3. The members know how to check the date and the amount of the commercial bank deposit. Yes/No
4. Only the Treasurer handles the YWSEC money during the bank meeting.
Yes/No

5. No Club transactions are made outside of the meeting.
Yes/No

Growth

1. The amount of savings collected in our group fund increases every month. Yes/No

Discipline

1. Attendance and payment records are maintained and kept up-to-date. Yes/No
2. Members who miss a Club meeting without reasonable excuse or who come late are fined. Yes/No
3. Members who do not save at every bank meeting are fined.
Yes/No
4. Members are aware of the schedule of fines and fines are collected.
Yes/No

The women in the Prosperous Club are pleased with their progress. The Club Health Check did reveal a few areas for improvement, but the women feel that they have learned a lot. They are proud of themselves.

“Now we can see where we need to improve,” Philile said. “Let’s do another health check after our next cycle or even earlier. Then we can see how much progress we are making!”

Preparing to close the cycle

Preparation for closing a cycle is crucial. This preparation should be begin around week 20 or even earlier. The Club should know when the last meeting will be at which they will distribute their savings and at which all loans must be repaid. For example, if the members complete the cycle in early December and give loans that are between 1 and 3 months in duration, then no 3-month loans can be given later than early September and no 2-month loans can be given later than early October.

Step 1: Refer to Handout 7 below, and select volunteers to do the role play.

Handout 7: End-of-Cycle Audit

Gcebile: At my friend's Club, they have an audit at the end of each cycle. Now that we are just starting our second cycle, it seems like a good time for us to do an audit. That way, we will be sure that we are doing things right.

Busi: I have heard of an audit, but what is it?

Thuli: An audit is a review of the Club's records. It should be done by an outsider, not by a Club's officer or member. The auditor should be honest, someone who does not stand to benefit personally from the Club's business.

Philile: What does an auditor look for in a Club?

Thuli: The auditor looks at the Statement of Club Worth to see how much money we have. Then he or she checks the cash box and the commercial bank account to see if the money is really there. The auditor looks at the accounts to see that we are keeping our bank records properly.

Gcebile: The auditor looks at our loan statistics, too, to see if we have kept outstanding loans to a minimum. The auditor also makes sure we have collected our loans and solved any problem loans.

Thuli: Also, the auditor checks our Savings Journal to see that deposits were made on time. The auditor looks at many things to make sure we are managing the Club honestly and properly. If we have made mistakes, then the auditor shows us how to correct them.

Busi: We are managing our own Club, so it would be good to know if we are doing it right.

Philile: And it would be good for the members to hear how we are doing from an outside person.

Busi: We should contact HC3 or another local NGO and see if it can help us find someone.

Thuli: We will have to decide how much we are willing to pay them. Some people will do an audit for free, but usually we have to pay a small fee.

Busi: I think it is worth a small fee to have peace of mind!

Forms Needed for Closing a Cycle

Loan Statistics Form: This form records the number of members in the group from the beginning, the number of loans disbursed and repaid since the beginning of cycle, the number of outstanding loans, and the value of loans (amount). It is used to check whether members pay back loans on time or not.

Club Health Check: The Club uses the Club Health Check (Handout 6) to assess and audit itself near the end of the cycle.

Statement of Club Worth: The up to date Statement of Club Worth is used to assess how much the Club has in savings and how much is available to be returned to members.

Step 2: Prepare sheets of paper with the phrases below. Write the items on the left in one colour (these are the beginning phrases, or *heads*). Write the items on the right in another colour and on a separate strip of paper (these are the ending phrases, or *tails*).

Heads	Tails
The savings cycle	the Club pays dividends.
During the cycle,	use our loans properly.
Loans are repaid	is 24 weeks long.
At the end of the cycle,	in weekly instalments.
The more we save,	loans are given out.
We have to learn how to	about repaying our loans.
We need to be responsible	the more we lend.

Step 3: Divide everyone into two groups, and have each group sit or stand opposite the other group.

Step 4: Give half of the *heads* papers and half of the *tails* papers to one group. Give the remaining papers to the other group. Ask one group to hold up one of its *heads* papers and read it aloud. The other group should respond by holding up the correct *tails* paper. The groups take turns holding up *heads* or *tails* until they are finished.

The answers are:

The savings cycle	is 24 weeks long.
During the cycle	loans are given out.
Loans are repaid	in weekly instalments.
At the end of the cycle	the Club shares out the savings.
The more we save	the more we lend.
We have to learn how to	use our loans properly.
We need to be responsible	about repaying our loans.

Distributing Savings at the End of the Cycle

At the end of every 6 months, the YWSEC has a meeting to complete all its savings, and members pay back any outstanding loans. No new loans are given out at this meeting.

Step 1: Once the group has completed all of the Social Savings, Fixed Savings, loan reimbursements, and fines procedures, the Chairperson calls on the Money Counter to count the total amount of money in front of the members and place it in front of everyone. This includes counting any money that was put in the bank.

Step 2: The Secretary announces that this money will be shared out amongst the members. She discusses with the members how much, if any, of the money will remain in the Club's fund, so that the Club can start lending at a higher level during the next cycle. The members must all agree on this, and the money for lending is set aside.

Step 3: The Secretary takes each member's Savings Passbook and adds up the total amount of savings that everyone has contributed to the Club. Using a calculator, she then subtracts the total savings from the total amount of money and announces the result as the amount of profit that the Club has made from fines and interest.

Step 4: The Secretary takes each member's Savings Passbook and announces the amount that each individual has saved. This number is then divided by the total group savings to determine the percentage that each member contributed to the Club's savings. That percentage is then multiplied by the Club profit, and the result is the amount that the member has earned in addition to her savings.

Step 5: The member comes forward and receives the money from the Money Counter.

Step 6: Once the Club savings have been distributed, the Money Counter announces the amount of money that is left in the cash box. This money includes what the members have decided to leave in for the next cycle and any money in Social Savings.

Step 7: Any member who has failed to pay contributions or who has outstanding loans must pay what she owes from her distributed savings. This payment is then added to the money in the cash box and becomes the Club's property. The Club can also discuss if this person should be fined for not repaying their loan on time.

Step 8: The cash box is locked.

Step 10: The Mentor announces that the Club has successfully completed its first cycle.

Summary of Meeting

Ensure that everyone is confident about how to calculate loan statistics and overdue loan payments. Let the members know that this will be reviewed again at the end of the cycle when it is time to distribute the savings. Remind everyone that the final step is to enter amounts distributed into each member's Savings Passbook and the Club's Savings Journal, as well as the member savings on the Statement of Club Worth. Talk about how the Treasurer must collect every member's Savings Passbook to write out savings distributed and that she will return it to the member, along with a new Savings Passbook for the next cycle at the next meeting. The Chairperson also must add savings distributed into the Savings Journals and prepare new journal pages for the next cycle.

Announce the date of the next meeting. Explain that, going forward, the first hour of Club meetings will involve a lesson of some sort, followed by the savings and loans activities.

1.8: First Club Meeting

Objectives

By the end of the meeting:

- Each member of the General Assembly will have saved and those who wish will have taken out their first loans.

Materials

- Ensure that the Treasurer brings the kit and all members bring their first savings

General

This is what the mentor must do on the first meeting;

- Help the YWSEC to conduct the meeting according to the procedures described in the previous trainings.
- If needed, remind the Management Committee members how to proceed at each step. Over time, the need for this direction at meetings will diminish.
- Ensure that members understand that they must be present for the whole meeting to participate in the savings and loans.

If necessary, ask the Management Committee to stay after the meeting to cover any points of difficulty. If the meeting went well, tell the Club that training has concluded. Confirm the date of the next meeting.

Confirm the security arrangements for the Club's cash box, and ensure that the Treasurer will be accompanied to her home.

Financial Literacy

2.1: Needs and Wants

Objectives

By the end of this meeting, members will understand the following:

- The importance of prioritizing expenses
- The difference between needs and wants when making purchases

Materials

- Paper
- Pencils
- Flipchart paper
- Markers
- Sticky notes
- Flipchart version of Thandeka's Needs and Wants chart (see below), prepared ahead of time
- Sample version of Needs and Wants chart on regular paper

General

This activity explores how buying decisions are made. Members will consider whether something is a must-have purchase or not. For example, personal items, such as those related to one's personal appearance, are sometimes must-have purchases. Deciding how often or how many of these items to buy can be hard, because young women must cover these costs and have money for other important expenses, such as medicine or hospital care.

This activity helps members to reflect on must-have expenses (needs) and those that can be postponed (wants). In some cases, what may appear to others as wants may be needs for young women. Thus, it is important not to judge how members identify their needs and wants but rather guide their prioritization and planning skills.

Thandeka's Story

Thandeka is a young woman who is 22 years old and lives in Sidvashini with her mother. She is unemployed, and she is upgrading her form five. She does people's hair for a living and makes about E100.00 in a week. She also helps her mother in the field, for which she makes E10.00 per week. Every month, Thandeka's sister Nohlanhla sends her E200.00.

She has good friends in her community and wants to look good as a young person. She likes to get her hair done and buy cosmetics. Her friends told her that she should try to get a smartphone so that they can chat using the Whatsapp app, because it is cheaper than sms messages. A smartphone costs E600.00, and she will need to pay for a data plan to use the phone.

One day, her mother told her that she would have to buy her own sandals once the others break. This surprised Thandeka, as she did not have the E200.00 to buy sandals. There were other expenses, too, such as taking care of her grandmother and buying medicine for her every month for E50.00. She hoped her sandals would last another year.

Thandeka had joined a Stokvel with other young women in her community about 6 months ago and had saved E100.00 so far. She put in E5.00 a week into the group savings. Her turn to receive the savings from the group was going to happen in 6 months.

Step 1: Introduce the topic of financial literacy to the young women. Explain that this will be the subject of the lessons for the next 3 weeks.

- **Financial literacy** is the ability to understand how money works in the world: how someone manages to earn or make it, how that person manages it, invests it (turn it into more), and donates it to help others.

Step 2: Read aloud Thandeka's story and ask members to list all the places Thandeka's money could go.

- Write each response that is named on a sticky note.
- Explain that this exercise is to identify the things that Thandeka wants and can wait to purchase versus those things that she needs.

Step 3: Place the flipchart version of the Needs and Wants chart on a wall or on the ground. It should look like the following chart:

Chart 1: Thandeka's Needs and Wants

Thandeka's Must-Have Expenses	Amount	Things That Thandeka Can Buy Later	Amount

Step 4: Hand all the sticky notes out, and invite members to decide together which column to place each item in: Thandeka's Must-Have Expenses or Things That Thandeka Can Buy Later. In addition to the items listed in the story (sandals, grandmother's medicine), encourage them to think of other expenses, such as taxi fare, food, and cosmetics.

- Give the group 15 minutes to do the exercise.

Step 5: Lead a discussion about where items have been placed. Ask the following questions:

- How did you decide to put items where you placed them?
- Were there disagreements in the group about where items were placed? How did you come to a consensus on those items?

Step 6: Explain that members are going to think about their own expenses. Have each person make a list of all their wants and needs in a month. If they struggle with this task, have them think about everything that they spent money on in the last month, no matter how small.

- Give them 10 minutes for this step, and support them individually as they work on it.

Step 7: Show the Sample Needs and Wants Chart on the next page. Ask members to divide their expenses into wants and needs.

- Have each member recreate the Sample Needs and Wants Chart on a piece of paper or pass it out as a hand out. Have them write all of the expenses from the list they just made in the appropriate column on the chart.
- Give them 20 minutes to do this or until everyone has finished.

Handout 8: Needs and Wants Chart

What I Need to Buy	Amount (E)	What I Can Buy Later	Amount (E)

Step 8: Lead a discussion using the following questions:

- Was there anything you had a hard time deciding whether it was a need or a want?
- How can this chart help you on an ongoing basis?
- How would you explain this chart to other members of your family?

Step 9: Summarize the session by explaining that it is normal for financial decisions to be challenging. Take some time to reflect on the lists of needs and wants, as these lists can help members to make better decisions in the future.

2.2: Developing a Basic Budget

Objectives

By the end of this meeting member will understand:

- The concept of budgeting and its importance
- How to budget for themselves

Materials

- Paper
- Pencils
- Flipchart paper
- Markers
- Calculators
- Flipchart version of a sample budget, prepared ahead of time

General

Planning expenses is not easy. This process can be facilitated by a simple tool called a budget. Developing a weekly budget shows how day-to-day decisions can have long-term results. In this way, a budget turns unplanned decision-making into planned uses of resources. This activity builds on last week's meeting of Identifying Needs and Wants and is based on the budgeting work from Thandeka's Story.

Step 1: Ask members to list the sources and amounts of Thandeka's money on one side of a flipchart paper, as shown below.

- After listing all of the sources, make sure that they list the amount that Thandeka earns in a month. They need to total her weekly income to determine her monthly income.

Chart 2: Thandeka's Money

Money That Thandeka Has	Potential Uses of Money
From sister: E200.00 per month	
From working with her mother: E10.00 per week E40.00 per month	
From doing people's hair: E100.00 per week E400.00 per month	
Savings: E100.00	
Total = E740	

Step 2: On the other side of the same chart, have the group list all of Thandeka's monthly expenses . The flipchart now should look like this:

Chart 2: Thandeka's Money

Money That Thandeka Has	Potential Uses of Money
From sister: E200.00 per month	Getting her hair done: E100.00
From working with her mother: E10.00 per week E40.00 per month	Buying a phone: E600.00
From doing people's hair: E100.00 per week E400.00 per month	MTN data: E50.00 for a month
Savings: E100.00	Sandals: E200.00
	Grandmother's medicine: E50.00 every month
	Savings: E5.00 per week
Total = E740	

Step 3: Explain that this chart can help Thandeka organize her money and how she spends it.

Step 4: Have the young women form pairs to do the next exercise. They will organize Thandeka's wants and needs, as well as the amount of money she receives.

- Have them recreate chart 2 on flipchart paper. Show them the example on the flipchart (make sure that the chart is displayed for everyone to see.)
- This exercise should take 10 minutes.

Chart 3: Thandeka's Income and Expenses

Money That Thandeka Has	E740
Needs and Wants	
-	
-	
-	
-	

Step 5: Once they have completed the chart, ask each pair to decide what they think Thandeka should spend her money on, based on the amount she has. Invite one or two pairs to share their decisions.

- Explain that Thandeka’s spending decisions are called a budget.

Step 6: Show the sample budget chart. Explain that it is an example of Thandeka’s budget. The money she receives is her income, and the money she spends is her expenses. Income minus expenses is her remaining money.

Chart 4: Thandeka's Budget

Thandeka’s Budget	Amounts
Income: (Money she has minus savings)	640
Expenses:	
Hair	100
Grandmother’s medicine	50
Sandals	200
Toiletries	150
Taxi fares	75
Savings	20
Total expenses	595
Income – Expenses	$640 - 595 = 45$

Step 7: Ask the group to think about the expenses that did not make it into the budget.

- How might Thandeka include these in the future? What would need to happen for her to add items?
- They may suggest the following:
 - She could work more to make more money.
 - She could save more for later.
 - She could save less for her sandals and spend the money on something else.

Step 8: Take any questions, and then invite the young women to create their own monthly budgets based on their income and expenses during one month.

- Show them the Blank Budget form at the end of this meeting section. Ask them to recreate the chart on a piece of paper and to fill it in with their own incomes and expenses.
- Explain that they will do this for only themselves now. They will have an opportunity later to think about including family income and expenses. Remember that the amounts written down for income and expenses do not have to be equal.
 - This step should take about 20 minutes.
 - Offer to help them calculate their budgets with a calculator.

Step 9: After 20 minutes, invite two members to share their budgets. If anyone's budget has higher amounts for expenses than income, ask the following:

- What should you do if your expenses exceed your income?
- Would you change anything in your budget to change your income or expenses? What would you change?
- How would you add income to meet your expenses? Answers may include the following:
 - My parents could cover some of my expenses.
 - I can make a list of needs and wants and spend only on needs for now.
 - I can save to make a wanted purchase later.
 - I can ask other relatives for money.

Step 10: Ask members to take a blank sheet of paper home and work with others in their household to do a monthly budget for their households. Ask them the following question:

- How will you explain this exercise to your family?

Step 11: Summarize the meeting by explaining that a budget helps organize income and expenses and track income decisions. People often do not make these calculations, which can result in poor decisions. Controlling the use of money can improve one's savings and one's understanding of different costs.

Handout 9: Blank Budget

MY BUDGET

My name: _____

Budget	Amounts
Income	
Expenses:	
-	
-	
-	
-	
-	
-	
-	
-	
-	
-	
-	
Total Expenses	
Income – Expenses =	

2.3: Planning for an Emergency

Objectives

By the end of this meeting members will be able to:

- List emergencies that people and families in their communities may face and what these emergencies cost.
- Create plans for dealing with emergencies.

Materials

- Paper
- Pencils
- Flipchart paper
- Markers
- Stickers (can use beans instead of stickers)

General

An emergency can be a medical issue, a drought, or the loss of a family member. When an emergency happens, a family often needs to spend savings or borrow to pay for the costs. This is why the Social Savings fund is so important and why everyone should contribute to it. Social Savings can help members of the Club when unexpected costs occur.

Step 1: Start the session by asking the following question:

- What kinds of emergencies do families in your community encounter?

Step 2: Write the answers on the flipchart. Be sure to write down all of the examples provided.

- If their suggestions are limited to certain types of emergencies, such as sickness or an accident requiring medical care, then ask them to think of other types of emergencies, such as incidents related to their houses, their property, or their animals.

Step 3: Give each member three stickers (or beans), and have them choose the three most important emergencies from the list that they created. Have them place their sticker (or bean) on the flipchart next to their choice.

- If there is a tie between two items for third place, have them vote for one.

Step 4: Divide everyone into three groups.

- Assign one of the three most important emergencies to each group. Explain that each group will discuss each of the following questions for their assigned emergencies:
 - What are the costs associated with this emergency? What things will the family need to spend money on in this emergency?
 - What sources of funds does the family have for this emergency?
 - If the family borrowed money for this emergency, how long will it take for the family to repay the loan?

Step 5: Invite the groups to share their responses. Ask them the following questions:

- What happens to young people and their families when they are not prepared for emergencies?
- How can you help your family plan to avoid the unexpected costs of emergencies?

Step 6: Have each group come up with a plan for dealing with an emergency. Give them 15 minutes to discuss and come up with a short role play that explains their plan.

Step 7: Give each group a chance to perform their role play and lead a discussion about it.

Step 8: Summarize by stating that an emergency cannot be avoided. They happen, and often they are costly. Emergencies and their associated costs can cause emotional distress. Developing plans to address these costs can help a family recover more quickly. Young people can play a role in helping to develop a financial plan. The YWSEC can use a Social Savings fund to help with these costs.

Your Body, Your Health

3.1: Sexually Transmitted Infections (STIs)

Objective

By the end of this session, members will:

- Understand what sexually transmitted infections (STIs) are and how to prevent infection

Materials

- Flipchart
- Markers
- Paper
- Pens
-

Step 1: Divide members into four groups. Give each group a sheet of paper and pen. Ask participants to write down or draw:

- Ways of knowing someone has an STI.
- Ways in which you see the infection on your body.
- Ways in which you feel it.
- How do symptoms differ for men and women?
- What are the names (commonly-used or medical names) of some specific STIs?
- How does a person get an STI?

Step 2: After ten minutes call members back to the main group and ask a member from each group to present their discussions.

- Does everyone agree?
- Are there any other ways of telling if someone has a STI?

Step 3: Ask the group to brainstorm. Record their answers on a flip chart.

- What can a person do to prevent themselves from getting STIs?
- What are the consequences if STIs are not treated?
- What can someone do if they think they may have an STI?
- Why do people often choose not to go in for STI treatment?

Make sure the group covers the following ideas:

STI Names: The members will definitely know some STI names. These may be medical names such as syphilis or gonorrhea, or they may be street names such as gcusula, idropha, tinwala, sifo sangembali or icauliflower.

Ways of Seeing STIs: Having a sore on the penis, vagina, or opening of vagina (or any part of the body nearby); pus coming from the penis; seeing brown insects slowly moving in pubic hair and small white eggs on hairs (pubic lice); painful ulcers (herpes); end of penis being red; small cauliflower-like growths on or near the genitals (men and women); swellings (swollen glands) at the top of the legs (men and women); heavy and smelly discharge on a woman's panties.

Ways of Feeling STIs: Itchy pubic hair or vagina (men and women); painful ulcers (men and women); burning pain when passing urine and feeling like you have to go all the time (men

and women); pain in the womb and lower part of the abdomen (sometimes also with fever); pain when having sex; painful or swollen testicles.

Be Sure to Note: Not all signs or symptoms of STIs are found when you have an STI. For example, it burns when someone passes urine when they have any type of urine infection, and women can get itching in their vagina and a thick discharge which looks like sour milk from Thrush, which is not sexually transmitted. If you have any of these problems, you should go to a clinic or hospital for treatment and a doctor or nurse will tell you if your problem is caused by a STI. Unfortunately, STIs often have no obvious signs, which is why they are so easy to catch and pass to others. HIV is a sexually transmitted disease. We will talk more about HIV in the next exercise.

Mentor's Note:

There is only one way of getting STIs: having sex without a condom with someone who has an STI! However, there are some common misconceptions about how you can get STIs such as: You can get STIs from sitting on a toilet seat; STIs are caused by muti from a jealous girlfriend, if her boyfriend sleeps with other women; STIs are caused by having sex with someone who has not observed mourning properly or a period of abstinence after having a miscarriage or abortion.

Muti and Traditional Healers: It may not be possible to convince someone that STIs are not caused by muti. It is best to point out that the person has still caught the STI by having sex. They still have a STI and must get treatment from a clinic or hospital, even if they also choose to go to a traditional healer. The mentor should mention that such a person would not have gotten the STI if they had not had unsafe sex. The only way to be sure someone does not catch STIs is to practice safe sex and use a condom when having intercourse.

STI Treatment: It is very important to seek treatment as soon as you think you may have an STI, or a sexual partner discloses that they have an STI. It is not possible to treat yourself. Some people believe that it is good to go to a traditional healer to clean the blood when they have a STI. If you are planning to go to a traditional healer, it is important to first receive treatment at a hospital or clinic. To be properly treated you must make sure that your sexual partners are treated too. Otherwise, you will catch the STI from them again.

The Consequences of Not Treating STIs: If STIs are not treated, a person remains infectious and will spread STIs to people they have unprotected sex with. Untreated STIs are the most common cause of infertility in men and women. If a woman is pregnant, some STIs will make it more likely for her to miscarry or for the baby to die. Some STIs make a person much more vulnerable to HIV infection if they have sex with an HIV positive person. Some STIs make an HIV positive person more likely to infect others with HIV. A woman who gets genital warts (icauliflower) is at greater risk of developing cervical cancer and needs to visit a clinic regularly for Pap smears.

Viruses: Some STIs are caused by viruses that cannot be cured with treatment. Just as HIV cannot be cured, there is no cure for herpes or warts (icauliflower). If someone is infected with these STIs, there is treatment for the symptoms (herpes ulcers and warts), but the virus continues to live on in the body. Once infected a person will continue to be able to infect others and to be at risk for health problems caused by these viruses, including greater risk of getting HIV and cancer. That is why infection prevention with condom use is essential.

3.2: How the Body Works

Objectives

By the end of this session, members will be able to:

- Understand their fertility
- Describe the menstrual cycle
- Understand how pregnancy occurs and changes in a woman's body during the cycle

Materials

- Flipchart
- Marker pens
- Examples of contraceptives
- Cards with notes on contraceptives
- A sweet or chocolate bar
- Coloured beads or beans

Menstruation

Step 1: Explain that members are going to think about women's bodies and how pregnancy occurs. Start by asking the group: When do men produce seed or when are they fertile? When do women produce seed or when are they fertile?

Step 2: Explain that it is known that most women who are not pregnant menstruate each and every month. This is called the menstrual cycle. Show them the bag with the red and white beans. Take away the yellow ones for the moment. When people think about the menstrual cycle they always remember the days women bleed. How many days each month do most women bleed?

Ask for suggestions from different people in the group. There will be some disagreement as it varies. Sum up the suggestions and try to agree on five days as that is the average. Take the five red beans and put them in a line to signify the days a woman menstruates.

Step 3: Mention that a menstrual cycle is normally four weeks or 28 days like the cycle of the moon. If a woman bleeds for five days how many days does she have without bleeding? Place the 23 white beads in the row after the five red ones – these signify the days when a woman is not menstruating.

Step 4: Ask if anyone knows of the time when women are most fertile? Ask for ideas from everyone. Take out the three yellow beads and explain that these signify the days when a woman is most fertile. Explain that the most fertile period is in the middle of the menstrual cycle – days 12-14 – and that these are counted from the first day of menstruation. Place the yellow beads down next to white beads signifying days 12-14 below these beads.

Step 5: Explain what is happening inside a woman during this time. Explain that menstruation occurs when the lining of the womb is shed, much like cleaning the house after a cold winter. After that, in the days leading up to the fertile period, the womb lining is renewed and the womb is prepared in case there is a pregnancy. This

fertile period is like preparing the home for a special occasion. If the woman gets pregnant, then her womb lining grows (and then her womb grows) so the baby is nurtured. If she does not get pregnant, her body keeps the womb lining for a couple of weeks and then decides it is time to clear it out and start again, and so – after 14 days – the process of menstruation starts again.

Step 6: Show the class the picture in the manual of a woman's reproductive organs and ask what each one is called. Explain that at the top of the vagina is the cervix, or neck of the womb. The cervix has a very tiny passage through it, about as wide as a straw. If you pass through this you come to the womb. There are two narrow tubes coming from the top of the womb which are called the fallopian tubes. At the end of the fallopian tubes are the ovaries. Explain that a woman's eggs are made in her ovaries and when she is fertile – during those yellow days – one tiny egg is released and passed down the fallopian tube to the womb. If it does not meet with a fresh seed of a man (sperm) it passes out of the womb and into the vagina. If it meets with a fresh sperm, then a pregnancy will result. Sperm can only live in a woman for 24 hours. They then die if they do not meet an egg.

Conception

Step 1: Explain that there are lots of ideas about what they can do to control their fertility and they are going to start with a quick quiz to discuss them.

Step 2: Read out the following statements and ask members to respond if they agree with the statement. If they are certain something is true they should put up both hands, if they think it might be true they should put up one, and if they think it is false they should not put up either. Have a discussion after each statement and give the correct information.

Statements:

- A woman can only get pregnant if she has sex often.
 - This is false. Pregnancy can occur on one occasion and if couples wanting pregnancy have sex too often they can reduce the likelihood of conception as the sperm become too few.
- If pregnancy is wanted, you should have sex during menstruation.
 - This is false.
- The best time to get pregnant is to have sex one week after the end of menstruation (12 -14 days after the first day of menstruation).
 - This is true. This is the most likely time for a woman to release an egg. She only does this once a month. Some women may release an egg earlier or later but this is the most common time. The egg only lives for about two days after it is released.
- A woman can't get pregnant until she is 16.
 - This is false. A woman can get pregnant as soon as she has had her first menstruation.
- A woman can tell she is pregnant as her breasts feel heavy or painful and she stops menstruating.
 - This is true. Ask them: "What are the other signs of pregnancy?" They include nausea or vomiting (especially in the morning), going off food, breasts getting larger and (after about three months) the stomach

getting larger.

- Women can't get pregnant if they are over 40.
 - This is false. A woman can get pregnant at any time between her first and last menstruation (which is usually towards age 50) but older women may find it much harder.
- A woman who is breastfeeding cannot get pregnant.
 - This is sometimes true and sometimes false. If a woman is providing her child only with breast milk then it is unlikely that she will get pregnant when breastfeeding. Once a child is given porridge or other milk or water as well as breast milk a woman is at risk of pregnancy even if her period has not yet returned.
- It is possible to get pregnant when a man comes on the vulva (outside of the vagina).
 - This is true. Usually a woman can only get pregnant when the penis is inside the vagina when the man ejaculates but it is possible for sperm on the vulva to swim into the vagina and up into the womb and for conception to occur.
- If a man has sex with a menstruating woman he will become impotent.
 - This is false but may be a useful thing for a woman to tell a man if she does not want to have sex or is in danger of being raped!

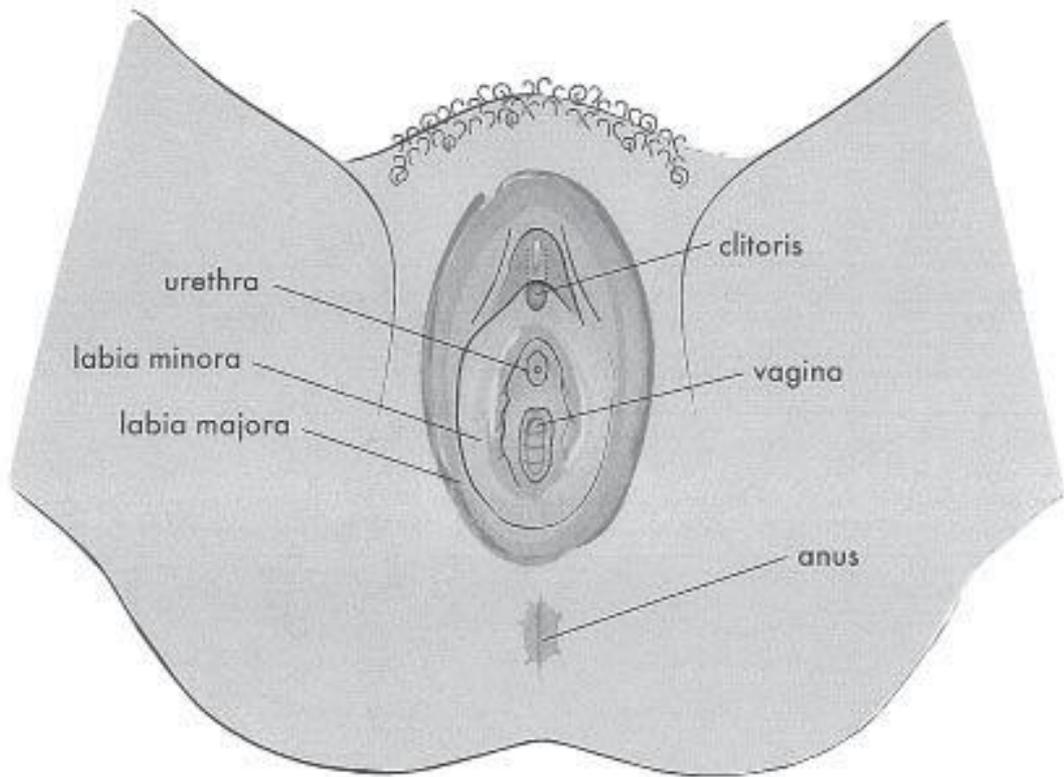
Step 3: Mention that although some people get pregnant the first time they have sex without contraception, it is normal for women to take some months to get pregnant. It's often longer for women over 30 years. The older the woman is, the longer it usually takes her to get pregnant.

Step 4: Ask the group to break into four small groups and give each a flipchart and pen. Ask them to discuss when a good time is for someone like them to have a child.

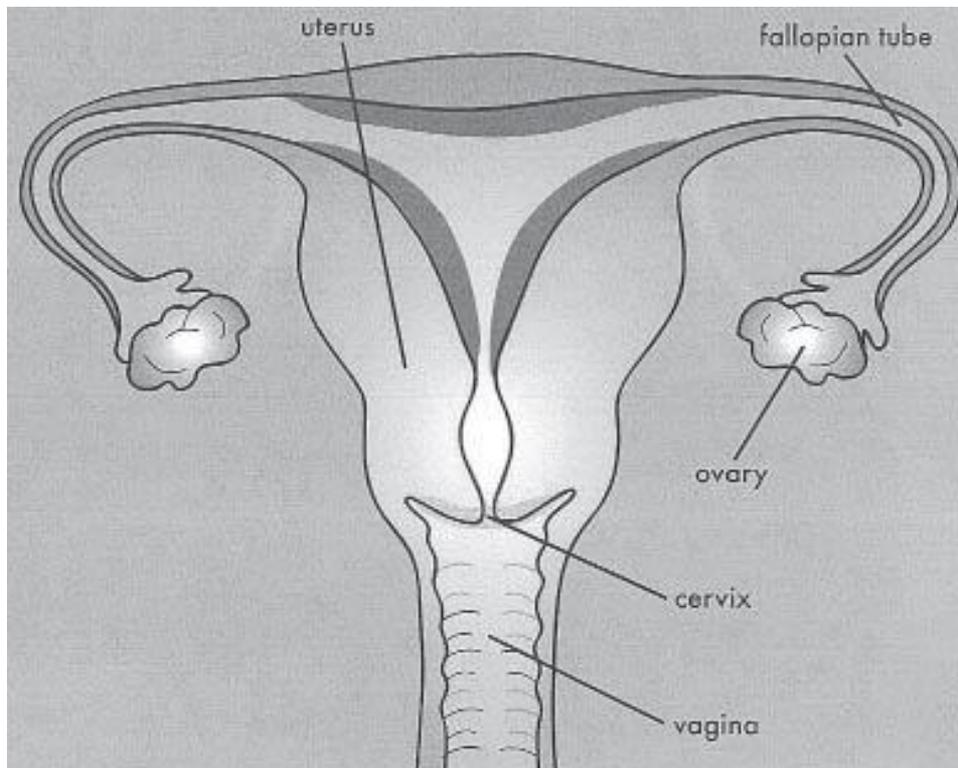
- What are the advantages of having a child now (or even earlier)?
- What are the disadvantages?
- What do they want for their children?
- Are they able to provide those things now?

Step 5: Call members into the large group and ask each group to share their discussions. Mention that when having a child it is important to think about what is good for the child as well as what is good for the parents. Most parents want to do the best they can for their children. Ask: Do you think you are well placed to do the best you can for a child now?

External Genitalia of a Woman



Women's Reproductive Organs



3.3: Contraception

Objectives

By the end of this session, members will:

- Know how to prevent pregnancy
- Know how to plan for their children
- Be able to make educated decisions about contraception

Materials

- Cards written up with the seven family planning methods in the list below. On one side write the name of the method and on the other side put information about the method.
 - Male Condoms
 - Female Condoms
 - The Pill
 - Injection
 - IUD
 - Implant
 - Dual Protection

Family Planning Methods

Step 1: Explain that in this exercise members are going to discuss different ways of ensuring that they control when they have children. Ask members to share what they have heard about abstinence or family planning.

Step 2: Explain that members should divide into seven groups and give each small group a card about common contraceptive methods: male condoms, female condoms, the pill, injections, IUD, Implant and dual protection (using condoms and one other method). The group that has dual protection should receive cards for male and female condoms, the pill, injection, IUD and implant. Ask them to read the cards for a few minutes and make sure they understand and agree with what it says. Then ask each small group to nominate one volunteer who is good at arguing to represent the method.

Step 3: Explain that they are going to have a debate. Imagine the contraceptives are in a taxi travelling a long way. The first thing they will be asked to do is to introduce themselves to each other. Ask each contraceptive (group) in turn to explain to everyone what they are, how they are used and how they work.

Step 4: Explain that the taxi is breaking down. It's going to be necessary to continue the trip in a car but they will only be able to carry four passengers. In order to decide who is going to get one of those four seats in the car, the contraceptives are going to have to convince the driver that they are the best contraceptives. In order to do this, they are going to have to argue:

- Why are they good for preventing pregnancy?
- Why are they good for preventing HIV and other STIs?
- Why are they the easiest to use?

Step 5: Explain that the mentor wants each contraceptive to convince the driver that

they are good (and better than the others) for preventing pregnancy. After each has made their statement, everyone watching has one vote to give the contraceptive they think did the best job.

Step 6: Explain that each group will have a chance to argue why they are best for preventing HIV and other STIs, and then there is another vote. Finally, have them explain why their method is the easiest to use and take another vote. The four contraceptives with the highest number of votes get to stay in the car and continue on their trip.

Step 7: Explain that suddenly the car is also breaking down and there is only a bicycle for one contraceptive to travel on. In order to decide which contraceptive it should be, you want them to argue:

- Which contraceptive is the easiest to get access to?
- If something goes wrong (e.g., a mistake is made in how the method is used) with which method is it the easiest to solve problems that arise?
- Which is the best all round for contraception, STI and HIV prevention?

Step 8: Ask each contraceptive in turn to argue for their place on the bicycle and have a vote after each round. The final vote will tell you who gets on the bicycle and you can give a chocolate bar or sweet to the winner.

Step 9: Ask the group if they have learned anything new about contraception from this session.

Notes on Contraceptives:

Contraceptive Injections (Depo-Provera, Norigynon or Nur-Isterate)

Three types of injection are currently available, all of which contain a hormone (chemical) called progesterone. Depo Provera is given every three months, Nur-Isterate every two months and Norigynon every month. Injections work by slowly releasing the hormone, which prevents the woman's ovary from releasing an egg.

Advantages: Only requires a woman to come in for an injection every 1, 2 or 3 months. The method can be used secretly. It does not interfere with milk production so it is a good method to use while breastfeeding. It can be used safely by older women and women with high blood pressure and heart problems. The injections are safe to use for many years, so there is no need to give your body a break. It does not interfere with ARVs so is a good method for women who are HIV positive.

Disadvantages: Injections may cause changes in a women's periods. Many women stop menstruating completely, some have very light periods or may bleed a little in between periods (known as spotting) but other women have periods which may be heavier than usual or last longer. These changes often worry women, but they are not medically worrying. Many women like to menstruate, but there is no need to menstruate. If women want to see menstruation they can ask their health care provider for treatment for this problem. It often takes a few months for women to get pregnant after they stop the injection, this period of time is longer with Depo Provera (up to 9 months). No protection is given against HIV or STIs. Some women experience other side effects when they use an injection, including: increased appetite, stomach pain, dizziness, tiredness and headaches.

Ability to Prevent Pregnancy: Contraceptive injections are very good at preventing pregnancy but they only work if you have the injection on the right date. The typical failure rate is 6%.

Oral Contraceptive Pill (common brands are Lofeminal, Ovral, Microval)

Two types of the oral contraceptive pill are currently available. These are the Combined and the Mini Pill. The Combined Oral Contraceptive Pill is a hormone method that uses two hormones, oestrogen and progesterone. The Mini Pill is also a hormone method which uses one hormone, progesterone. One pill must be taken every day and it must be taken around the same time of day every day.

Advantages: Women using the Combined Pill menstruate every 4 weeks, but have light, less painful and more regular periods. Protection against pregnancy is provided during the whole time. It is easy to use and effective as a method. If a pill is taken a little late women are still protected. If one is forgotten, two can be taken the next day. The Mini Pill works similar but requires women to be more accurate on the time of day she takes it. Some women taking the mini pill may no longer get their period, or it may become lighter.

Disadvantages: Some women forget to take the pill every day. The pill is also not effective immediately. When a woman starts taking it, she must also use condoms during the first pack of pills. The pill does not provide full protection until she has started the second packet of pills. She should also use condoms for several weeks if she develops diarrhea or uses antibiotics as these things can make the pill less

effective. The pill is not suitable for women who have high blood pressure, are over 35 years old and smoke, have heart or liver problems or have had a stroke. The Combined Pill is not suitable for breastfeeding women as it affects milk production. The Pill does not protect against HIV or STI infection.

Ability to Prevent Pregnancy: The pill is a very good method when used correctly, but pills are easy to forget and most people who get pregnant on the pill do not use it correctly. The typical failure rate is 9%.

Intrauterine Device (IUD)

The intrauterine device (IUD) is a small t-shaped device that is inserted into a woman's uterus.

Advantages: The woman does not have to remember to take a pills or do anything. An IUD can last five or ten years, depending on the type of IUD, but can be removed at any time if the woman decides she wants to get pregnant. The hormonal IUD may reduce period cramps. The IUD can be used safely while breastfeeding.

Disadvantages: It must be inserted at a health facility by a trained professional. Insertion can be painful and there may be cramping the first few days of having it. The cramping will go away within the first week. The IUD may cause changes in a woman's period, making it more infrequent or lighter. Some women may stop having their period. These changes often worry women, but they are not medically worrying. Many women like to menstruate, but there is no need to menstruate. If women want to see menstruation they can ask their health care provider for treatment for this problem. The IUD provides no protection against HIV or STIs.

Ability to Prevent Pregnancy: The IUD is an extremely effective method for preventing pregnancy with a typical failure rate between 0.2% and 0.8%

Implant

The implant is a small rod, about the size of a matchstick, which is inserted under the skin on a woman's upper arm. It releases the hormone progestin slowly into the body.

Advantages: The woman does not have to remember to take anything or do anything. It lasts for up to three years but can be removed at any point before that if the woman decides she wants to get pregnant. It can be safely used while breastfeeding.

Disadvantages: It must be inserted at a health facility by a trained professional. People taking certain TB and HIV medications should also use condoms as it may lower effectiveness. It cannot be used by women who have breast cancer. The implant may cause changes in a woman's period, becoming infrequent or lighter. Some women may stop having their period. These changes often worry women, but they are not medically worrying. Many women like to menstruate, but there is no need to menstruate. If women want to see menstruation they can ask their health care provider for treatment for this problem. The implant provides no protection against HIV or STIs.

Ability to Prevent Pregnancy: The implant is extremely effective method for preventing pregnancy, with a typical failure rate of just 0.05%.

Male Condom

Advantages: One size fits all. Condoms are distributed for free at government clinics and are widely available. They provide good protection against STIs and HIV, as well as pregnancy. They are easy to carry and have available for unexpected encounters.

Disadvantages: They must be used every time a couple has sex. They must be put on an erect penis before vaginal penetration. If not used properly, they can break or come off. They must be safely disposed of in a rubbish bin afterwards.

Ability to Prevent Pregnancy: This method is effective if couples use condoms every time they have sex. Couples who use them less often, are inexperienced or use them incorrectly are at much greater risk of pregnancy than those using hormonal methods. If an accident occurs, the woman should take emergency contraception within five days.

Female Condom

This is a condom used by women in the vagina which, like the male condom, prevents pregnancy and provides protection against HIV and STIs.

Advantages: One size fits all. These condoms are now also being distributed for free from clinics. They provide effective protection against STIs and HIV, as well as pregnancy. They are easy to carry and have available for unexpected encounters. They must be inserted before sex starts, and can be used during menstruation.

Disadvantages: They must be used every time a couple has sex. They take a little getting used to. They must be safely disposed of in a rubbish bin afterwards.

Ability to Prevent Pregnancy: This method is only effective if couples use them every time they have sex. Couples who use them less often, are inexperienced or use them incorrectly are at much greater risk of pregnancy than those using hormonal methods. If an accident occurs, the woman should take emergency contraception within five days.

Emergency Contraception

Emergency contraception (EC) is used by a woman to prevent pregnancy after she has had unprotected sex. It is available at clinics and can be used up to five days after unprotected sex. The sooner the EC is taken, the more effective it is at preventing pregnancy. There are two methods of EC. The first EC method uses progestogen only pills and these are taken as one dose. The second EC method involves giving two combined oral contraceptive pills. Two must be taken in the first dose, and then two more pills 12 hours later.

Advantage: EC can prevent pregnancy when another method has failed or unprotected intercourse has occurred.

Disadvantages: The progestogen only pills cause few side effects, but if the combined pills are given there can be considerable nausea, vomiting, headache or dizziness. It is very important that they are given with an anti-emetic tablet to prevent vomiting. They are not given as a regular contraceptive and do not provide protection against HIV or STIs.

3.4: Unplanned Pregnancy

Objective

By the end of this session, members will be able to:

- Explore the causes and consequences of unplanned pregnancy and the options for people who find themselves in this situation
- Determine appropriate forms of prevention and support

Materials

- Flip Chart
- Pens

Step 1: In this exercise members are going to think more about the causes and consequences of unplanned pregnancy, and what can be done to prevent the adverse consequences.

Step 2: Divide members up into groups of four or five people. Give each group a piece of flip chart paper and coloured pens. Explain that during this session they will discuss the causes and consequences of unplanned pregnancy by using a spider diagram.

Step 3: Ask the groups to write 'unplanned pregnancy' in the centre of the paper – this is the spider's body. Then, ask members to think of as many causes of unplanned pregnancy as they can and write each one as a 'spiderleg' on the top half of the paper.

Step 4: Ask the groups to take a different colour pen, think of all the consequences of unplanned pregnancy and write them on the bottom half of the paper as the bottom half of the spider.

Step 5: Bring the small groups together and display the spider diagrams. How similar are the diagrams? What are the differences? Are there any disagreements?

The causes of unplanned pregnancy may vary by age for young women and may include:

Inaccurate knowledge of conception and contraception; Religious opposition to contraception; Use of unreliable nonmedical methods or improper use of reliable methods; Fear of the clinic nurses; Lack of parental guidance; Fear of contraceptive side-effects (especially sterility); Lack of power in the relationship; Rape; Societal expectation of a person not being sexually active.

The consequences may be negative or positive. Negative ones include: Being forced to leave school early leading to difficulty getting a job later on; Financial responsibilities may force one into having sex for cash; Backstreet abortion; Termination of pregnancy; Poor care for the child; Abandoned children; Teenagers forced to leave home; Being rejected by partner; Putting great strain on the family. Of course, some young women have support from their partner or relatives, and some women feel their unplanned pregnancies are very much wanted.

Step 6: Ask the members to go back into their groups and use some of the themes in the spider diagrams to create a short role-play about a person who becomes

pregnant when she did not plan it.

Step 7: Bring the groups together and ask them to show each other their role-plays.

Step 8: Choose the role-play that seems to present the issues most clearly. Ask the small group to replay the scene and explain to the main group that when they see a point where the person who becomes pregnant or her friends and family could have done something differently, they should shout “stop.” Then they should take over that character and show how they might have behaved differently. After this has been demonstrated, thank the person and ask the original characters to come back and continue the role-play from the point where it was originally stopped. Invite the others to think of other interventions.

Step 9: After several people have tried out solutions, open a discussion on ways in which unplanned pregnancy might be prevented. What are the options for a person who has an unplanned pregnancy? For each of these options, what advice would you give a person to ensure that she is healthy?

The options for an unplanned pregnancy are:

- Continue with the pregnancy and raise the child.
- Continue with the pregnancy and give the child to someone else to bring up. Often a relative may be willing to raise the child. It is possible to arrange for a stranger to do this. Often childless couples want to adopt a child who was born to someone else to bring up as their own. A social worker will have information about adoption or fostering facilities.

3.5: Gender and Violence

Objective

By the end of this session, members will be able to:

- Understand the causes and consequences of violence in relationships
- Understand the emotions associated with power and how they affect individuals
- Distinguish between the use of physical force and other forms of abuse

Materials

- Flipchart
- Pens

General

Before the session begins, find out if there are any women's organisations or NGOs that provide services for abuse survivors in the area. Find out their contact details to provide to members.

Statues of Power

Step 1: Divide the group into pairs. Each pair is going to produce a still image, like a statue. The image will show one person in a position of power and the other in a powerless position. Allow them a few minutes to prepare, then ask them to swap around (so that the powerful figure becomes the powerless and vice versa).

Step 2: Give each pair the opportunity to show their statues to the rest of the group. Ask for quick comments about what people observe. Ask both members of each pair to express what the statues are feeling in one word (proud, scared, humble, etc.).

Feedback and Discussion:

- Which of the two positions felt more familiar to members?
- Can they relate any of the emotions they felt to situations in their lives?
- What did they feel for the powerless person when they were in the powerful position and vice versa?

Note: This exercise can activate strong associations and emotions quickly, and it is recommended that the mentor is conscious of this. Those who have strong emotional reactions might welcome an opportunity to talk about them, in which case it can be a good idea to have feedback and discussion in small groups.

Abuse in Relationships

Step 1: In this session members will think about abuse in relationships. Many people have seen this happen in their families and neighbourhoods. Define abuse using the definition below or another more local definition.

- Abuse is any type of cruelty or violence against another person. Gender-

based violence is a form of abuse against a specific group (usually women) based on their gender.

Step 2: Explain that there are four categories of abuse and violence: emotional, economic, physical and sexual. Often when people hear violence and abuse they only think of the physical, but the other types of violence are just as important to recognize and be aware of.

Step 3: Start this exercise by having the group think of all the different forms of abuse in relationships. Encourage the group to suggest non-physical and physical forms and make sure that at least one example of each category of abuse listed below has been suggested. Record these on a flip chart.

Examples of Emotional and Psychological Abuse: Insults (“You’re so ugly,” or “You’re so useless,”); being put down in front of others; forbidding a partner to leave the yard/house or from seeing family and friends; wanting to know everything a partner does; offering no help with work in the home; preventing a young woman partner from speaking with other men; hurting something or someone she loves to punish and scare her; not caring about a partner’s health/well-being; making a partner know you have other partners; telling a partner you don’t love her; yelling, throwing things and threatening violence.

Examples of Economic Abuse: Refusing to support your child; taking a partner’s earnings; not sharing the money in the home fairly; having to give all your earnings to a partner; the partner not letting you decide what to spend money on.

Examples of Physical Violence: Slapping, beating, pinching, hair pulling, threatening/attacking a partner with a weapon or locking a partner in a room.

Examples of Sexual Violence: Forcing a partner to have sex or do something sexual they do not want to do.

Step 4: Make sure to bring up the point that many men say it is abuse when their partners do not do the domestic work at home (e.g., cooking, ironing and cleaning). It is very important to challenge this and say that when they talk about emotional abuse they are referring to unfair treatment. Is it fair that only women should be expected to cook and clean when the men also eat at home?

Step 5: Divide members into groups of four or five people and ask them to develop a very short role-play showing ways in which partners may hurt each other.

Step 6: Present the role-plays to the whole group. After they have ended, ask the characters to stay in role for a few minutes while you invite the larger group to ask the characters questions which they should answer in role. Some questions they might ask are:

- How does she feel when he does this? What does she fear?
- Why does he do this? How does he feel?
- Is there anyone else present? Who? How do they feel?
- What does the woman do next? Why?

Step 7: What can a person do to help herself when she experiences these types of abuse? Ask the group members to reflect on this question and make suggestions.

Step 8: Replay the role-play showing some of these strategies.

Note: Many women find it particularly difficult to talk about the ways in which their partner abuses them as they feel that they are to blame or responsible as they 'chose' this man.

Men who are hurt by their partner's behaviour may also find it very difficult to talk about as it may make them feel like they are not men. Encourage people to think about the situations of others if it is easier than personalising it.

Step 9: Remind group members about the importance of de-roling at the end of the session. Emphasize that it is just a role play. Although the exercise can evoke quite strong emotions, it is important to remember that they are all just acting.

3.6: When Men Get Violent

Objective

By the end of this session, members will be able to:

- Encourage the group to think about sources of help for women who are abused physically, the problems they may encounter seeking help from these resources and ways of strengthening resources for abused women
- Develop and practice ways they can support abused women in the community

Materials

- Flipchart
- Pens

Violence

Step 1: Explain that, although you recognise that men and women can both hurt each other, men are much more powerful than women in society and so the impact of men's abuse of women is much greater. For that reason, members are now going to focus on situations in which women are abused by men.

Step 2: In this exercise members are going to reflect on the consequences that may follow physical and sexual violence for victims and perpetrators. Ask members to divide into four groups and give each a flipchart and pen.

Step 3: Ask groups to divide the page into two and on one side record all the consequences for women/victims of physical violence and on the other side the possible consequences men/perpetrators may face if they abuse women.

The Consequences of Violence

While facilitating this exercise it is important to make sure members consider the immediate consequences in terms of their feelings and for the relationship, as well as help-seeking actions, possible punishments and the long-term implications of those punishments.

Consequences for women/victims may include: Physical injuries; Depression; Anxiety and fear; Difficulty sleeping; Being frightened of it happening again; Hating him; Divorce or leaving the relationship; Death; Taking another boyfriend who loves her; Reporting abuse to the police and getting a protection order; Moving to a shelter; Reporting to the family.

Consequences for men/perpetrators may include: Feeling guilty; Feeling bad about himself; Fear that he will be punished, arrested and possibly jailed with implications for school completion and working life; Divorce/relationship splitting up; Losing her love; Becoming more jealous; Embarrassment caused by the family becoming involved; Being shunned by family and friends.

Step 4: Ask the group to come together and for small groups to report on their discussions. If the law on domestic violence is not raised, ask whether anyone knows if there is a law against hitting your wife/girlfriend. Ask if anyone can tell you what it

says. Provide information on the law if no one knows about it.

- Currently there is a bill in Parliament called the Swaziland Sexual and Domestic Violence Bill that will specifically address the issue. According to laws already in place in Swaziland: hitting and sexual abuse are both crimes and punishable by law.

Step 5: Ask members to return to their small groups and give each another piece of flipchart. This time ask them to consider the consequences of sexual violence – for women as victims and men as perpetrators.

Step 6: Call them together in the larger group and ask them to share their discussions. Ask if anyone knows about the law against rape. Ask what is defined as rape under the law and can anyone explain it. Provide information on the law if needed.

The Consequences of Sexual Violence and Rape

Again, in facilitating this exercise it is important to make sure members consider the immediate and long-term consequences of sexual violence, and things that can be done to get help.

Consequences for women/victims may include: Injuries; Depression; Anxiety and fear; Difficulty sleeping; Being frightened of it happening again; Hating him; Divorce or leaving the relationship; Reporting to the police; Reporting to the family; Health problems, including pregnancy; STIs and HIV, unless treatment is taken; Following a legal process after opening a case.

Consequences for men/perpetrators may include: Feeling guilty; Feeling bad about himself; Fear he will be punished or arrested and possibly jailed with implications for school completion and work life; Divorce/relationship splitting up; Losing love; Embarrassment; Being shunned by family or friends.

Supporting Abused Women

Step 1: Explain that in this exercise members are going to consider how people like them can help when they see a person being mistreated. Ask for four volunteers to do a role-play of a situation of abuse (or where it looks as if abuse will occur) that one of them has witnessed. Each member will be one of the characters in the scene: the perpetrator, the victim and two by-standers (one male and one female). Ask them to act out the scene for the group.

Step 2: Then ask the by-standers: How do you feel witnessing this scene? Ask them in turn: What could you do to stop the abuse or help the situation?

Step 3: Ask for the role-play to be shown again, and this time get the other members to act to help the victim or stop the abuse. Ask the other participants to comment: Did this seem like a real situation in their community? Any other ideas? Could they do the same?

Step 4: Ask for another four volunteers and ask them to do another role-play. If the previous one was about physical violence, this time it will be about sexual violence (or vice versa). Again, ask the by-standers: How do you feel witnessing this scene? Then ask them in turn: What could you do to help the victim or stop the abuse?

Step 5: Ask for the role-play to be shown again, and this time get the by-standers to act to help the victim or stop the abuse. Ask the other members to comment: Did this

seem like a real situation in their community? Any other ideas? Could they do the same?

Step 6: Ask for a third group of volunteers and repeat the exercise.

Step 7: Conclude by saying that violence against women hurts everyone: the women, the male perpetrators, their children, their families and the larger community. It also makes good men feel bad that other men behave this way. Members have the power to stop abuse if they make it clear that they think violence is wrong, that no woman deserves to be beaten or forced into sex, and that they will not tolerate it in their community. They all have the power to stop violence against women!

If people do not have ideas about what could be done, suggest the following:

- When neighbours hear that a woman is being beaten, they could pick up some wood and start beating a cooking pot. In this way the abuser will know that the community knows he is beating his wife.
- A child can call on older men to come beat at the door and stop the abuse. They might also try and take the man away to the chief's home for the night.
- The neighbours could come and take the woman and children to their home for the night to protect her or fetch the police.
- If the situation is in a bar, and a woman is being harassed or someone is trying to trick her into going with him, witnesses could intervene to protect her and tell him to leave her alone or ask the owner to make him leave the bar.

Communicating and Decision Making

4.1: Communicating With Others

Objectives

By the end of this session, members will:

- Define strong, weak and aggressive communication
- Be comfortable using “I” statements

Materials

- Flipchart
- Markers
- Flipchart with the definitions of strong, weak and aggressive communication written on it

Defining Strong, Weak and Aggressive Communication

Step 1: Tell the members that they are going to see a few different ways to communicate. Ask for a volunteer and explain the scenario: A young woman needs to ask another woman (the volunteer) to help her with a household chore. Demonstrate the three different communication techniques with the volunteer:

- **Strong:** Look at the volunteer and say calmly, “I think you have a lot of experience with this task and I need help with this chore. Would you please help me sometime today?”
- **Weak:** Without looking at the volunteer say, “It would be nice if someone would help me with this chore, because I won’t be able to do it on my own.”
- **Aggressive:** Stare at the volunteer, get very close to them and speak loudly, saying, “You better help me with this chore or I’ll hold you responsible for what will happen.”

Step 2: Ask members what they just saw. Ask how they would have reacted to each approach. Which was most likely/least likely to make them want to help this person? Why?

Step 3: Share the definitions for strong, weak, and aggressive communication, below. Ask members which of the ways demonstrated earlier was an example of weak communication. Of aggressive communication? Of strong communication?

Note: Three Types of Communication

- **Strong Communication:** Delivering a message by honestly expressing your thoughts and feelings; direct and clear; mutual respect. This is often called being assertive.
- **Weak Communication:** Delivering a message without expressing your true thoughts or feelings; sometimes staying silent.
- **Aggressive Communication:** Delivering a message forcefully without thinking of the other person’s feelings; expressing yourself in a confrontational manner.

Step 4: Ask members to give examples of when aggressive or weak communication might be useful. Two examples are listed here:

- If someone needs to get away from a dangerous situation: fight, be loud, angry and scary. (Aggressive)
- If an influential person (leader, teacher, etc.) asks for favours that might lead to sexual activity or advances: lie and tell him your mother/father wants you home right then or make up some other story that might work. (Weak)

Step 5: Tell the members that there are times when aggressive and weak communication are appropriate, but this session will focus on developing strong or assertive communication skills.

Steps to Strong Communication

Step 1: Present and describe the following four steps to strong communication, which is often called using “I” statements:

- **“I feel...”** Here the young woman should express the emotion that she is experiencing.
- **“When you...”** Here the young woman says what the other person did that caused her to feel the emotion. It is important to note that this is not about assigning blame but about expressing feelings.
- **“Because...”** The young woman explains why the action caused her to feel the emotion.
- **“And I would like/want/need...”** Here the young woman explains what she would like to have happen in order to feel better.

Step 2: Provide the examples below to the group.

- **“I feel hurt and betrayed...”**
 - When you call me a baby
 - Because I do not want to smoke dagga or have sex with boys I don’t know
 - I would like you to respect how I feel about drugs and sex
- **“I feel frightened...”**
 - When you get so close to me
 - Because it is threatening
 - And I need you to keep some distance
- **“I feel put down...”**
 - When you tell me I should not stay in school
 - Because I think you must think I am stupid
 - And I need you to support my decision to stay in school

Step 3: Ask the group: Can any of them can suggest an “I” statement that could be used to ask their partner to agree to use condoms?

What Would I Say?

Step 1: Ask members to form groups of two. Ask each pair (Member A and Member B) to take turns role-playing and responding to the situations read by the mentor using strong communication. Member A will play the role of the person asking another person to do something, while Member B will role-play using the four parts of Strong Communication skills. For example:

- Member A: “I want to buy you a beer. You are pretty and I have money. I am tired of you saying ‘No’ and I will not take ‘No’ for an answer.”
- Member B: “**I feel** confused by your constant offers, **when you** know I do not want to go to a bar **because** I don’t like to drink and bars make me uncomfortable. **I need** you to stop asking me.”

Step 2: Read the situations below to the group. Read slowly. Allow each pair to practice using their strong communication skills before going to the next situation. Choose the situations that are most pertinent to the community and members in the group.

Situations:

- Someone you do not know offers you a ride to town.
- Your closest friend smokes dagga as do all of your friends. She asks you to smoke also or not hang out with them.
- A boy you like asks you if you want to go have a beer.
- An older man who is a good friend of the family tells you that if you go to his house with him, he will buy you something special.
- Someone you do not know sees you and your friend walking along the road and offers you a ride. You refuse, but your friend gets in the car and is trying to convince you to get in too.
- You want to attend college but your aunt and mother are trying to discourage you.

Step 3: Ask the members the following discussion questions:

- Did you hear strong statements that you could use in a real situation? What were they?
- Did the statements make you feel comfortable? Was it difficult to confront your peers? Why?

Mentor's Note:

Examples of Strong, Weak and Aggressive Behaviour

Families teach individuals how to behave at an early age. There are different ways of behaving in a situation, and the way people behave affects whether things go well or badly.

People show strong behaviour when they:

- Stand up for themselves without putting others down
- Respect themselves and the other person
- Say their thoughts and feelings clearly and honestly (say "I" think and "I" feel)
- Stick to their values and principles
- Match their words to their body language
- Act confident but respectful
- Accept praise and feel good about themselves
- Accept suggestions for making themselves better and learn from them
- Say "no" without feeling bad
- Disagree without getting angry

People show weak behaviour when they:

- Take no action to stand up for themselves
- Give in to what others want
- Remain silent when they disagree or feel unhappy about something
- Put up with anything
- Say "sorry" a lot
- Hide their feelings
- Do not start something new in case they fail
- Allow others to make all of the decisions
- Follow the crowd and give in to peer pressure

People show aggressive behaviour when they:

- Take action with no thought for the other person
- Say they will do something bad to a person to get what they want
- Put themselves first even though others lose
- Make demands without listening to other people's ideas and needs
- Become angry quickly when others disagree with them
- Shout, push, or physically force people to do things
- Make people feel that they need to defend themselves
- Make people look small so that they look big

4.2: Speaking Without Words

Objective

By the end of this session, members will:

- Understand the role of body language in communication
- Realise the power of the way in which they use language to communicate their feelings to others

Materials

- None needed

Body Language

Step 1: Ask members to divide into pairs, working with someone with whom they have not worked before. Each pair should think of a situation that one of them has had in a relationship which they can act out without talking. The pair should first establish the two characters and their relationship and describe what happened. Without saying anything aloud, they should act out the situation between them, using only their bodies and faces.

Step 2: Give the pairs a few minutes to work on this. Then ask everyone to return to the circle. Pick out two pairs whose scenes looked particularly clear. Ask the first chosen pair to perform their scene in the middle of the circle so that everyone can see.

Step 3: Ask members of the audience to tell the story of this pair's situation. It doesn't matter if the audience doesn't know the details, but point out how easy it can be for people to know what is going on through what people do with their bodies.

Step 4: Repeat this viewing exercise with the second pair.

Step 5: Brainstorm with the members on the kinds of emotion they can communicate with their bodies, such as pleasure, dejection, anger, submission, strength, weakness, power and so on. Ask them to add to this list, encouraging them to show different body stances to illustrate each emotion.

Step 6: Finish by asking members to think about the ways they use their own bodies to say things to one another over the next few days and weeks. Encourage them to think how they might use their bodies differently in different contexts in order to convey different messages.

Note: Encourage members to be aware that they communicate and listen as much with their bodies as with their words. Explain how some body language can appear very powerful and aggressive, some can appear friendly and warm, while other body language can appear very weak and submissive. People say a lot with their bodies!

Opening a Fist

Step 1: Explain the following, acting it out as you say it: We have seen how body language can influence other people's response to us. For instance, if someone is

acting aggressively they may be leaning forward with clenched fists. By changing body language, the situation can be improved. For instance, if the other person is sitting down, they can relax their shoulders, uncross their arms, open their palms, uncross their legs, hold their head up and look straight at the aggressor. All of this will create a more measured response from the aggressor.

Step 2: Ask members to divide into pairs. Ask each pair to take turns role-playing as the aggressor and the persuader. The aggressor must hold their hand up in a very tight fist and feel very angry. The persuader has to try to persuade the aggressor to undo their fist. The persuader should use all their communication skills to persuade the aggressor to calm down and open their fist. The persuader and aggressor must not touch each other, but the persuader can say or do anything they think will work to calm down the aggressor and persuade them to open their fist. If the aggressor thinks that the persuader has done a good enough job, they can agree to open their fist, but they mustn't give in too easily! Give the members five minutes each to try out their persuasion skills on their partner.

Step 3: See by a show of hands how many people managed to persuade their partners to open their fists. Ask members to discuss what they experienced in this exercise that relates to their personal relationships. Praise and encourage everyone.

Step 4: Lead a discussion using the following questions:

- What signs can help people recognise and even predict others' behaviour?
- What signs can individuals learn to recognise in themselves which warn them that they are embarking on an unassertive approach?
- How can people alter their own pattern of reacting and begin to learn new responses?
- How does it feel to change their body position?

O Sipho!

Step 1: Stand in a circle. Explain that, as they have learned, there are many different ways of communicating with body language.

Step 2: Explain this next game will demonstrate how different uses of their voices combined with their body language can also communicate a lot to others.

Step 3: Take a common name in the community. Using this name, say "O Sipho!" Show how you can say it with anger, fear, sexiness or laughter. Demonstrate an example of these first.

Step 4: Ask each member in turn in the circle to say "O Sipho!" Ask each one to try to say it in a different way, expressing a different feeling.

Step 5: When everyone has had a turn, ask members to analyse what they have learned from this. Points they might raise include: loud/soft voices, confident/unconfident voices, emphasis, facial expressions, eye contact, body language and so on.

Step 6: Encourage everyone to repeat the phrase again. This time they should use it to give a different message from before.

4.3: Being Assertive

Objective

By the end of this session, members will:

- Find effective ways of saying “No” to unwanted sexual situations
- Practice finding assertive responses
- Apply skills from the previous exercises

Materials

- None needed

Saying “No”

Step 1: Explain that this activity will involve role-plays with three situations where members must react and say “No,” strongly and assertively.

Step 2: Divide the group into pairs and suggest that they take turns being the man and the woman. They should choose a situation where they need to say “no” and take turns playing the different roles.

- One person is proposing love. The other is uncomfortable with the situation and does not want to be with this person.
- The person has a friend who asks them to go with him to the bar and drink but she does not want to be around drunk people.
- The person is with her boyfriend and he wants to have sex but she does not feel as though she is ready.

Step 3: Encourage the participants to use “I” statements when saying “no” and to make sure that their body language and tone of voice reflect what they are saying.

Step 4: After each role-play, have the person who was trying to convince the other person to do something they didn’t want to do provide feedback: Did they believe their partner when she said no? What else could she do to be more assertive or use stronger communication?

Step 5: Call everyone together and ask some pairs to demonstrate their examples of saying “no” assertively and using “I” statements.

Step 6: Lead a discussion using the following questions:

- How do you know whether the person means “no” or not?
- What are the more effective ways in which people use “no”?
- Why are they so effective?
- How does it feel when your partner refuses to listen to your “no”?
- How does it feel when you are told “no”?
- Why do some people force others to have sex even though they do not want it? How does this affect sexual relationships?

- What are some steps you can take if your partner doesn't listen to you saying "no"?
- How can assertiveness help us communicate with others?
- Why is saying "no" to sex important to us as young girls?
- How can saying "no" to sex help us achieve our personal goals?
- How can saying "no" assertively reduce our risk for HIV infection and other risky behaviours?

Note: This is a powerful exercise. Women should use all of their bodies to say "no." Each woman should be standing tall and firmly. She should stand her ground and feel that her weight is centered and balanced. She should look the man directly in his eyes, as this will help her to look forthright, not scared. She should use her voice as a weapon and shout (not whisper) "no!" Members may find this very difficult to begin with. There may be a lot of giggles and women saying they can't do it. Give them a lot of praise and encouragement. In their area the problem may not be so much for women to say "no" fiercely, but she may actually want to say "yes" at times. If so, how can she react so that she feels in control of the situation? Could she say, "Yes, with a condom," safely? The mentor may want to discuss this with the members, then encourage them to try out which alternative answers best meet their needs through further role-play.

Assertive Responses

Step 1: Explain that people often find themselves in situations where they have to think very quickly about what they want to say and they often don't think of a good response until it is too late. This exercise will give members a chance to practice thinking fast.

Step 2: Start off by reviewing the different types of communication and behaviour: aggressive, weak and strong/assertive. Run through each one, asking members to say the kinds of things that people say or do when they are using strong, weak or aggressive communication. Many people are used to behaving in weak/unassertive ways when they are faced with a difficult situation. This exercise is about building strong/assertive communication skills.

Step 3: Divide members into groups of three. Each group will be told about a different situation in which they have to pretend to be a person who is trying to get someone else to do something they don't want to do. Each group member should decide entirely by themselves what their opening line will be. For instance, if I am an older man chatting up a schoolgirl, an opening line might be, "Did you know you are very beautiful? Would you like a ride in my car?"

Step 4: Have members return to the group and one-by-one turn to the person on their left and state very briefly the relationship and situation, such as, "I am a sugar daddy, you are a young girl and I want to seduce you." They then state the opening line they have just thought up, and the person on their left has to make an immediate response, trying to state their position assertively. For example, in response to the statement above: "Thank you very much but I do not want a ride." Give everyone the chance to use their line and to respond to one.

Step 5: Ask members which responses were most effective and why. How did people deal with the bait they were offered? How do they usually respond to similar situations? What could they do differently?

Note: The response people are aiming for is one which does not compromise them and which allows them to state their position without resentment or inappropriate anger. They should face the problem without aggression and without giving in or shying away from it. It is hard to start off with, but gets easier with practice, as members gain confidence.

4.4: Self-Perception

Objectives

By the end of this meeting, members will:

- Recognize the realities of the ideal man and woman, how these are shaped by the actions of society and what implications this can have for individuals
- Learn how people influence the way men and women act and learn about how they should act

Materials

- Flipchart
- Markers

Men and Women: Ideals and Reality

Step 1: Explain that this activity will explore how different people in society are expected to behave.

Step 2: Ask members to break into groups of three or four. Ask them to take some flipchart paper and discuss how people of their own age and gender are expected to behave in their families, among peers, in the community and in relationships. Divide the paper into two columns. In the first column note how people expect young women to behave in the family and community, and in the second to note what they are expected to say and do (or not say and not do) in relationships.

Step 3: After a few minutes of small group discussion, hand out another flipchart paper. Ask them to think about how people of their age but the other gender are expected to behave in their families, among peers, in the community and in relationships. Again, divide the paper into two columns. In the first column note how people expect young men to behave in the family and community, and in the second to note what they are expected to say and do (or not say and not do) in relationships.

Step 4: After a few more minutes of small group discussion, ask the members to form a large circle and share with the large group their ideas. First discuss the situation for people of their own gender and then the other gender. Ask members:

- Is it easier to live as a man or woman in our community? Are the differences fair?
- Do we all want to live as men and women are expected to by others?
- Do these ideas and expectations make us happy or unhappy?
- Do these differences influence our ability to achieve our life goals?

Step 5: Lead a group discussion on the exercise. The idea is to help members appreciate that there are different expectations for how men and women should behave among our peers, in our families, in the community and in relationships. Communities place different pressures on young women, as well as provide different opportunities. Sometimes there is pressure to behave in ways that young women do not want to behave, that do not make individuals happy or that undermine their ability to achieve their goals in life. Generally, men are privileged and have control over their relationships with women, but they have other disadvantages. Men may be expected to be strong and tough and, for example, drink a lot and settle arguments with a fight, but some men do not want to behave like that. Some men would rather help their

mothers or grannies at home and may be teased or called names for doing this. Women may be expected to be submissive and help at home. This can make them feel happy because they receive appreciation for their help or very unhappy because they feel they have little control over their life, and they would rather go to school or work outside the home.

Images of Others

Step 1: Explain that the previous exercise raised difficult issues about how society expects young women to behave. This next exercise is to understand more about how people influence the way young women act.

Step 2: Ask members to sit in a semi-circle. Invite a volunteer to sit in the middle and to adopt a character of the same gender and age as the member.

Step 3: Ask the other members to choose a character who would have an influence on this person. Go round the semi-circle and ask each person which role they have chosen. For example, they could be peers, a lover, a parent or a teacher.

Step 4: Explain to the group that each member in turn will tell the person in the middle how they should act. In doing so they should state the roles for which they speak. Encourage one person to start, for example, by saying "I am a church leader, and I am telling you drinking alcohol is sinful."

Step 5: Ask the group to stay with the theme of alcohol, for example, and ask who else influences our drinking. Encourage other members to adopt different roles and give the advice of their role on drinking also. Finally, ask a couple of members to be themselves and think about how they themselves influence the behaviour of others on this subject.

Step 6: Ask the person in the middle: What do you think motivated each of the people giving you the advice? How does it feel to be given advice from all these different sources? Whose advice are you going to take? Why? How does the different advice fit in with your values?

Step 7: Repeat this activity with a different volunteer and advice on three or four different subjects.

Step 8: Ask the group to change the situation and have the person in the middle act like someone of the same age as themselves but the other gender. Ask the other members to choose a character who would have an influence on this person. Go round the semicircle and ask each person which role they have chosen (e.g., peers, a lover, a parent or a teacher). Explain to the group that each member in turn will tell the person in the middle how they should act. Discuss three or four different topics and ensure each time that one or two members give advice as themselves or someone like themselves.

Step 9: Ask the person in the middle:

- What do you think motivated each of the people giving you the advice?
- How does it feel to be given advice from all these different sources?
- Whose advice are you going to take and why?
- How does the different advice fit in with your values?

Step 10: Ask the group: What did we learn from this exercise about how others influence the behaviour of individuals? Encourage them to think about how they give advice to people and the influence they can have on others in their own lives. In what ways has this exercise shown that some influences are harmful to other people?

4.5: Making Good Decisions

Objectives

By the end of this session, members will:

- Understand the three Good Decision-Making Steps and how to apply them

Materials

- Flipchart
- Markers

Did I Make a Decision Today?

Step 1: Ask each member to think about their day, from when they woke up to sitting where they are now. Ask them to share at least one decision they made with the entire group.

Step 2: Pick one decision to discuss, based on the most popular response (e.g., what to wear, what to eat, who to talk to or which way to walk to the market). Emphasize that people make decisions every day but they often do not think about them.

Step 3: Ask members to think about a time when they made a difficult decision. Ask them to turn to the person next to them and explain what the decision was and what happened.

Step 4: Give them a few minutes to discuss and then explain that in order to make good decisions it is important to follow the three Good Decision-Making Steps:

- **One:** Stop and think
- **Two:** Consider the consequences of your decision
- **Three:** Know the facts

Step 5: Ask members to talk to their partner and see if they went through these steps when making the decision they talked about. If they did not, would these steps have been helpful?

Decisions and Consequences

Step 1: Explain that the next activity is a “decision points” game. This game is an opportunity for the members to practice making decisions.

Step 2: Explain that they will listen to a story about Lindiwe and Mandla.

Step 3: Explain that whenever the story stops and they hear two claps (CLAP CLAP) it means Lindiwe and Mandla need to stop and make a decision. The members will work as a group to make a decision for Lindiwe and Mandla.

Step 4: Read: *A young man, Mandla, stops his car to talk to a girl, Lindiwe, and eventually he asks if she wants a ride.*

Step 5: Stop and Think: Clap twice (CLAP CLAP) and ask these questions:

- **Consequences:** What could happen if Lindiwe gets in the car with Mandla?

What could happen if she does not get in the car?

- **Know the Facts:** What does Lindiwe know about Mandla? What does she know about others who have accepted rides from Mandla? Or others like him?

Step 6: Read: *Lindiwe accepts the ride and Mandla offers to stop by the bar and buy her a beer on the way home.*

Step 7: Stop and Think: Clap twice (CLAP CLAP) and ask these questions:

- **Consequences:** What could happen if Lindiwe agrees to have a beer with Mandla? What could happen if Lindiwe doesn't have a beer with Mandla?
- **Know the Facts:** Why is Mandla offering Lindiwe a beer? Does Lindiwe know about the effects of alcohol on herself? On Mandla? How will she get home if he is drunk?

Step 8: Read: *Lindiwe tells Mandla that she will go to a bar with him if he agrees to have one beer only and then take her home. He agrees. Inside the bar he orders one beer each and then several more for himself, until he is drunk. Lindiwe tries to leave the bar, but Mandla grabs her and harasses her. Lindiwe is able to make it outside the bar but once she gets outside she sees that it is dark. She needs to get home.*

Step 9: Stop and Think: Clap twice (CLAP CLAP) and ask these questions:

- **Consequences:** How could she get home safely? What could happen if she tries to walk? Or goes in and waits for Mandla? What could happen if she contacts a friend or family member?
- **Know the Facts:** What are her other options? Can she ask someone else at the bar? Or call a person for help?

Step 10: Lead a discussion with the following questions:

- What were the decision points within this story?
- What were the consequences of Lindiwe's decisions?
- Would you have made similar decisions if you were in the same situation? Why or why not?

4.6: How Do You Behave?

Objective

By the end of this session, members will:

- Reflect on how decisions have consequences later in life
- Reflect on their own most common patterns of behaviour
- Look at how their behaviour varies according to changes in circumstances

Materials

- None needed

Thembi's Story

Step 1: Read Thembi's story to the group: *Thembi is beautiful and smart. When her peers started having sex with older men for money or special gifts, she decided that this was not for her. The only consequence she sees to this is getting a disease or pregnant. She wishes to advance in school, but her family wishes her to stay home to help her mother. She is not sure what will happen, but she is sure she will stick to her decision to wait and have sex when she loves the person, and she will not have sex for money.*

Step 2: Divide the group into four smaller groups. Ask each group to present a two or three minute role-play of Thembi:

Ask the first two groups to pretend it's three years later and that Thembi has been able to stick to her decision not to have sex for money or special gifts. Ask these two groups to make a list of things that may have helped Thembi stick to her decision and develop a role-play showing what helped her (e.g., she asked for help and advice from a trusted adult, or she stayed away from places where older men would be present).

Ask the other two groups to pretend it's three years later and that Thembi was **not** able to stick to her decision to not have sex for money or special gifts. Ask these two groups to make a list of things that made it too difficult for Thembi to stick to her decision and to develop a role-play showing what those challenges may have been (e.g., she got tired of being the only girl in her group without nice clothes/a cell phone, or her best friend did it so she went along with it too).

Step 3: Discuss the following questions with the group:

- What helped Thembi stick to her decision?
- What challenges kept Thembi from sticking to her decision?
- What choices did she have along the way?
How did she weigh the good and bad consequences of each choice?

Note: The lesson of Thembi's story is not that all decisions should be made and never changed. New information or a change in circumstances may lead people to decide it is best to make a different decision. If better information comes along, they should revisit their decision point again (CLAP CLAP) and use their strong decision making skills.

Step 4: Ask members to think of a time in their own life where they made a decision and were able to stick to it, such as eating their vegetables or doing their homework. Ask them:

- What made it hard to stick to their decision?
- How did you address the challenges so you could stick to your decision?

Testing the Water

Step 1: Ask members: If you went to the river, sea or swimming pool, and you really wanted to get in the water, which is the most likely way for you to get into the water?

Would you:

- Run towards the sea and dive in?
- Walk in slowly, wetting your body bit-by-bit and getting used to the temperature?
- Dip your toe in the water, then decide if you'll go in?
- Stand on the bank contemplating your surroundings and consider what to do next?

The mentor can act out these actions as she says them to help members laugh a bit.

Step 2: Point to the four corners of the room, one for each action described above. Ask members to move to a certain corner depending on the action they would take.

Step 3: Once everyone in the group has moved to a corner, give each type of response a title, such as 'plunger,' 'wader,' 'tester,' and 'delayer.' Ask members the good and bad things about each of these types of behaviour.

Step 4: Now ask each member to consider whether the behaviour they chose is their typical way of behaving. If they find that they behave differently in different circumstances, get them to think of a particular situation and a response. Once they have thought about this, they can share their thoughts in groups of three or so.

Step 5: Lead a group discussion using the following questions:

- In what ways does behaviour change in different circumstances?
- What sorts of conflicts could arise when a 'plunger' has to work/live with a 'tester'?
 - In what ways could the two benefit from each other?
 - What are the positive aspects of each approach?
- For what reasons do people adopt these different approaches?

Note: The assumption behind this exercise is that a greater awareness of people how respond in different situations will increase an individual's understanding of how they might behave in a situation where there is conflict. It also encourages them to pay attention to other people's behavior and try to understand their needs.

4.7: Sex In Relationships

Objective

By the end of this session, members will:

- Explore further what people mean by 'love' in sexual relationships
- Explore how relationships can be unhappy and how this is shown
- Consider situations from their own experience which involve sex and HIV risk
- Analyse how they have behaved in the past so as to help them think of other ways to handle similar situations in future

Materials

- Flipchart
- Markers

Happy and Unhappy

Step 1: Divide the group into three. Ask one group to prepare a role-play that shows a happy sexual relationship. Two of the group members will be the actors and the rest of the group should discuss and guide them on how to behave towards each other to demonstrate a happy relationship. Other group members may play supporting roles, such as a woman trying to seduce the boyfriend/husband and being rejected.

Step 2: Ask the other two groups to prepare role-plays that shows unhappy sexual relationships. In one the man should be most unhappy and in the other the woman should be most unhappy. Two of the group members will be the actors and the rest of the group should discuss and guide them on how to behave towards each other to demonstrate unhappy relationships. Other group members may play supporting roles, such as the husband's girlfriend.

Note: Encourage members to use real life experiences when doing this exercise – not idealized ones like those seen on television.

Step 3: After giving the groups sufficient time to develop and practice the role-plays, bring everyone back together and show the role-plays to the whole group and discuss:

- What makes the role-plays happy or unhappy?
- What advice would they like to give to the women and men shown in each role-play to improve their relationships from unhappy to happy or happy to happier?
- If it is not possible to make the unhappy relationships happy, what advice would you give the unhappy partner?
- In the role-play where the woman was unhappy, what would she lose by leaving the relationship? What would she gain?
- Consider the role-play where the man was unhappy. What would he lose by leaving the relationship? What would he gain?
- Finally, has this discussion changed your thoughts on your own relationships?

Step 4: If the unhappy relationships did not show concurrent partners, ask three members to show a role-play where there is a secret other partner.

Step 5: Have them act it out for the group and then ask the following questions:

- How does each partner feel about the other?
- Is each partner happy? If so, why?
- Are any of the partners unhappy? If so, why?
- Do the main partners trust each other?
- Should they trust each other when one has a relationship on the side?

Note: Try to ensure that everyone has a chance to air their views in the discussion, but do not encourage an argument to develop. This is a chance for people to respect and listen to one another without having to agree on everything. There may be some people who are feeling upset by these exercises. The mentor needs to be sensitive to their needs; the mentor may need to give the group a short break after the exercise or have them

Why Do We Behave as We Do?

Step 1: Ask the whole group to suggest different situations in which people like them (the same age and gender) have sex. For example, sex with a spouse, a secret partner or having sex for money. Then say that some of these situations are happy and safe for both people involved, but some are situations in which one of the partners is unhappy or the sex is risky in terms of HIV infection or violence.

Note: This exercise acts as an introduction to discussions about several different factors which influence who people have sex with. The influences people may mention include:

- Ideals and expectations in the community about sex
- Ideals of how men and women of a particular age should behave and relate to each other
- Ideals and expectations that women should be sexually available to men
- Sexual desires and love
- Wanting to have children
- Wanting to feel special
- Poverty
- Using sex to get power and status
- Violence used to force sex
- Expectations that women be controlled by men
- Alcohol

The group might want to discuss traditions which influence sex, in particular that once 'lobola' is paid a woman may not refuse her husband sex, or that if a woman is widowed she should find an older (usually married) man who will support her family in return for sex.

Step 2: To demonstrate how they can analyse a situation, ask the group to choose one scenario that is risky. First ask the group: What factors led to the man and woman having sex in this situation? Write these up on a flip chart in the form of a spider diagram. Then ask the group to look at each factor or circumstance in turn and to tell you why the man and woman are in this situation. Guide them to discuss

all the different factors in our lives that might influence these types of sexual behaviour.

Step 3: Then as a group take another example, one that is happier and less risky. Unpack it in the same way. Ask the group: What are the key differences between these two situations?

Step 4: Divide the group up into four. Ask each small group to choose one situation in which people like them end up having sex that is unhappy or risky and to work out a role-play to show how this situation unfolds. It can be one of the scenarios discussed or another one of their choice. Ask them to show who the people are, what their situation is and what influences the fact that they end up having risky sex.

Step 5: Then have each role-play performed for the whole group. After each role-play ask:

- What were the good things about this encounter?
- What were the bad things about the encounter?
- What were the influences on the characters' behaviour?
- Who is responsible?
- What could either partner have done to improve the bad things?

Step 6: After the role-plays have all been performed, ask the group what the characters could do to make themselves safer or to avoid having sex. Ask them to think about what could be done at the time of sex – such as how a condom could have been used – as well as what could have been done earlier to prevent the sexual encounter from occurring, or occurring in the way it did.

Step 7: Ask the group to split into pairs. Think of a situation in which you had risky or unhappy sex. What could you have done to prevent it?

Step 8: Ask the group to come back together and ask if pairs would like to share with the whole group what they have learned about themselves.

Step 9: Conclude by saying that people often do not take responsibility for their own actions and lives. We cannot always protect ourselves completely, but often we can do things that make our lives safer and enable us to avoid unhappy and risky sexual encounters. It is important to learn to take responsibility for protecting ourselves while acknowledging that sometimes this is very difficult.

Livelihood and Business Education

5.1 Setting Livelihood Resolutions

Objective

By the end of this session, members will:

- Think critically about what shapes their dreams and set some realistic goals

Materials

- Flipchart
- Markers
- Paper
- Pens

Step 1: Ask members to think about the last New Year's Eve resolution they made, or – if they don't remember or didn't set one – what is one resolution they would like to work towards that they think is possible to achieve over the next three to six months. The resolution should be small and can relate to any area of their lives. The resolution can be an interim step to a bigger wish or a goal that stands on its own.

Step 2: Ask members to think about where their dreams and wishes come from and why they want to achieve them. Give members time to think about what made them develop these particular dreams and what the goals are that they need to set to reach their dreams.

Step 3: Have members share some of their dreams and write up some of those dreams on a flipchart, as well as key points about where/how these dreams started and why.

Step 4: Ask members to think carefully about their chosen goals and to write at least five steps they would need to take to realise these goals. Let members know that the coming sessions will also help them become more aware of the connections between their dreams and other aspects of their lives.

Step 5: Have a few of the members share some of the steps they have written down and lead a discussion on how they think they might achieve some of these steps and how long each step may take.

Step 6: Tell members the next session will explore our individual resources which may help them reach their goals.

5.2 Situating Self

Objective

By the end of this session, members will:

- Reflect on their life stories in order to reflect on the resources they draw on to build their lives and livelihoods
- Be able to think about the kinds of dreams and wishes they consciously or subconsciously hold for their lives

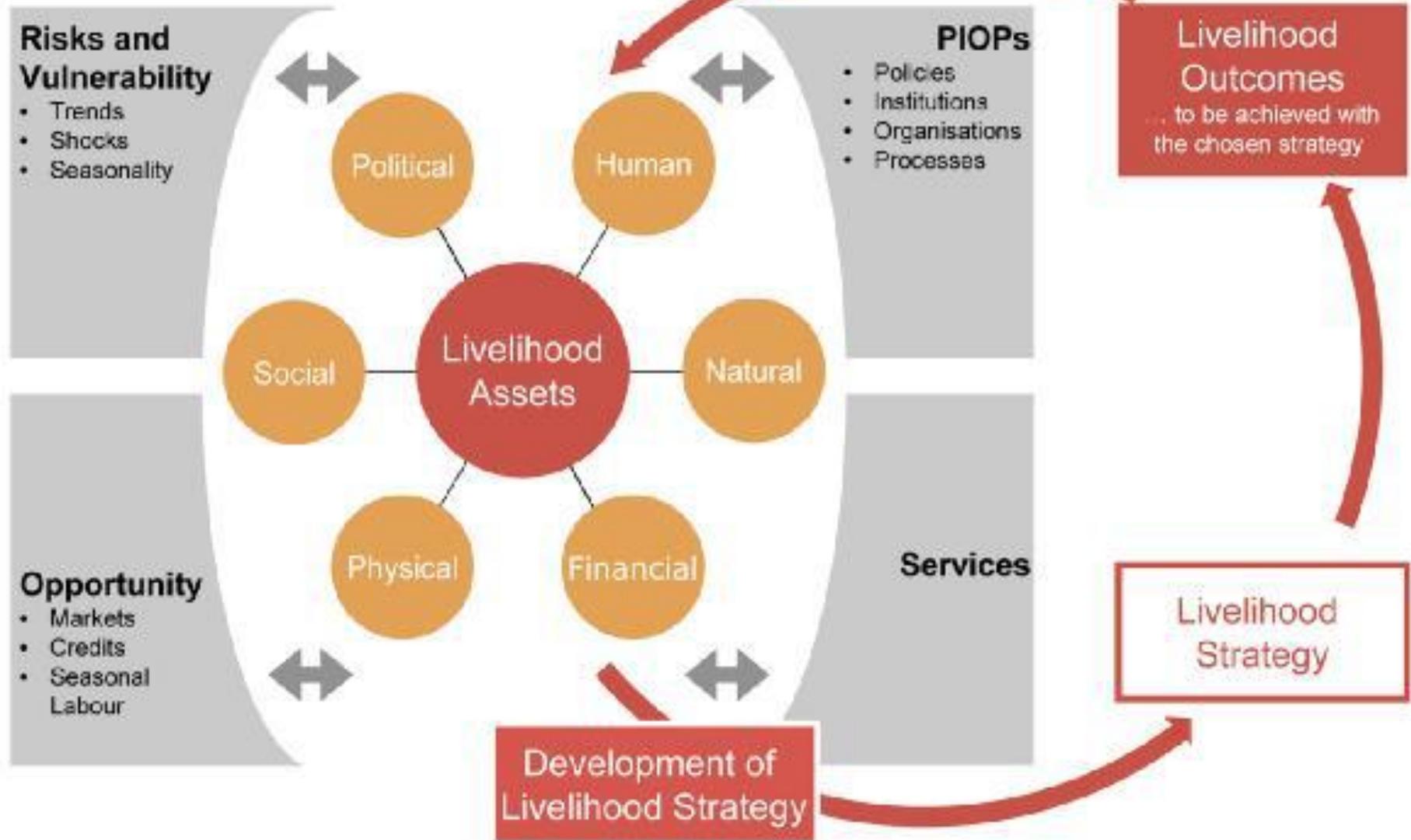
Materials

- Flipchart
- Flipchart pens
- Sheets of paper
- Coloured pencils and/or crayons
- One large print out of DFID diagram below
- The mentor should familiarise themselves with the five kinds of resources or “capital” below. Have a copy of the resources table below written on a flipchart and ready to use with the group.

Human Resources	These include education, faith, health and physical strength, life experiences and wisdom, intelligence, knowledge and skills. Spiritual resources include prayer, fellowship and hope.
Social Resources	These resources include people’s support networks: family and friends, kinship networks, religious groups and the organisations to which they belong. This includes farmers groups, savings and loan groups and HIV support groups.
Physical Resources	These can include homes, equipment and tools, bicycles, vehicles, wells and clothes etc.
Financial Resources	These resources include cash or items that can be converted to cash quickly and easily. Financial resources might include income from a job or payment from abroad.
Natural Resources	These include access to natural resources such as soil, water, plants, trees, animals, air, rainfall and oceans.

DFID-Approach to Livelihood

(adapted for this module)



Dreams and Wishes for Our Lives

Step 1: Briefly explain the five resources (capital) of human, social, financial, physical and natural resources. Pin up the prepared flipchart and use the printed out DFID diagram to help members to understand how it all works.

- The four boxes on the outside – Risks and Vulnerabilities, Policies, Institutions, Organizations and Processes (PIOPs), Opportunity and Services – impact a person’s livelihood assets (let members know that we will not be discussing political assets in this workshop) and each of the five different resources make up an individual’s livelihood assets. Based on the assets a person has, they can develop a livelihood strategy to achieve outcomes they would like to strive for.

Step 2: Tell the group that livelihoods are about those resources (capital) people have or do not have, which can help them make a living. Ask them to think about some of the resources they have in their lives. Record their answers on a flipchart and keep it pinned up for the remainder of the course.

Step 3: Tell members to think about the following: What would your life look like if you felt that life was “good” (this is “good enough”, or “acceptable to me” or “I can live with it like this”). What would life look like to feel “really great,” (what is your “ideal” world)?

Step 4: Ask them to record their ideas on a piece of paper. Make sure they are recording two different “pictures” of what these would be and the differences between them.

Step 5: While they are doing the above, draw up the chart below on a flipchart and add some of the resources that were mentioned.

Step 6: Give each member a few seconds to say one thing they wished for that would make life good enough and one that would make life really great.

Step 7: List these in the correct life area on the chart. Add in a new category for anything that does not fit.

Wish List		
	Good Enough	Great
Money		
Health		
Housing		
Safety		
Relationships		
Food		

Step 8: Add four new columns to the table (see next page).

Step 9: Ask members to think about their wishes in relation to the other categories. Ask them to think about what it would take for this wish to come true. They are only allowed to discuss the wishes on the chart.

For example, a wish for a big house means money, which means work of some kind,

and health in order to work. In other words, there might be a few things that have to happen in another category for them to be able to work towards life being good and life being great. Write an example in the last column for members to see.

- What are some unforeseen consequences (good and particularly bad) of this wish?
- How might this wish be achieved? What are some practical steps?
- Which wishes and steps are realistic and within their control?

	Good enough	Great	What do you need this wish come true? Which other life area would you need to draw on?	What good things and bad things might happen if this came true?	What practical steps can you take to help this wish come true?	Which steps are realistic?
Money						
Health						
Housing						
Safety						
Relationships						
Food						

5.3 Thinking about Your Resources to Reach Your Goals

Objective

By the end of this session, members will:

- Create awareness about the resources that people need in order to:
 - produce livelihoods
 - cope with crises in their lives
 - work towards their identified goals

Materials

- Flipchart
- Markers
- Cards
- Copies of the snakes and ladders board game located at the end of this session
- Cards for the board game
- Dice for each pair of players
- Flipcharts from previous session (resources identified)

Thinking about Livelihood Resources

Step 1: Ask members to reflect back on the previous sessions and say: It is clear that everyone has resources in their lives which are very important for their livelihoods. These resources help people cope with the crises and other shocks they may experience.

Step 2: Ask the group to recall the different resources they previously listed in their lives.

Step 3: Use the prompt questions below to get members to recall resources which may not have been mentioned, particularly human, social and financial resources. If people are struggling to think of resources, get them to think of an example of a livelihood and the types of tools, equipment or resources people use to do that job or skill. Highlight how several resources are often combined to build livelihoods. Write these up separately on pieces of card.

The following prompt questions should be used:

- What knowledge and/or skills help in your livelihood or that of someone you know?
- What level of formal/informal education do you have?
- Are you in good health and strong enough to work? If not, why not? Is it because of sickness or poor nutrition?
- Have you received support (either financial or practical) from inside or outside the immediate household, or from friends, neighbors, extended family or others? What type of support and how often?
- Do any community structures or support groups assist you in any way?
- Do any political structures assist or cause problems in any way? Do you have access to connections with influence or people with power? Examples of these could be local leaders, politicians, non-governmental organizations or churches.
- What possessions can you access that help? What kind of home do you have and what is the physical environment like in terms of water, sanitation and transport, etc.?
- Do you have savings or things that could easily be turned into cash? Do you work or are you able to receive financial help from someone else?
- Would the use of any land, water, produce or livestock help? Do you have access to any?

Step 4: Introduce the snakes and ladders board game. Allow members to play in groups of three to five players. The rules are at the end of this session. The purpose of the game is to help members think about what livelihood resources are.

Step 5: After the groups have finished the game, bring them all back together for a brief recap and let them know you will be talking more about resources the next week.

Snakes and Ladders

Rules

1. Each player starts off on the board space marked START.
2. One player is nominated to be the card holder. She will read out the cards provided with the game when someone lands on one of the resource spots.
3. Each player takes a turn throwing the six-sided die and moving their playing piece the number of squares that appear on the upturned face of the die.
4. When a player lands on a square with a description on it, they must identify the kind of capital or resource described.
5. The card holder selects the card with the same number and description, then reads out the back of the card to confirm if the player answered correctly.
6. If one or more of the resources is correctly identified, the player avoids moving down/backward if they have landed on a snake, and moves up/forward if they have landed on a ladder.
7. If their answer is incorrect, they must move down a snake or miss moving up the ladder.
8. The winner is the first player to reach Square 84, labelled FINISH.

3	Your mother gets a job	Gain in FINANCIAL CAPITAL
5	Your brother starts selling airtime at school	Gain in FINANCIAL CAPITAL
9	You choose friends who support you	Investment in SOCIAL CAPITAL
18	Your father recovers from TB and can go back to work leading to gain in financial capital.	Gain in HUMAN CAPITAL
22	Your grandmother starts getting a pension.	Gain in FINANCIAL CAPITAL
26	Your uncle advises your father about a job vacancy	SOCIAL CAPITAL leading to access to financial capital
28	A flood washes away your house	Loss in PHYSICAL CAPITAL
31	You get a washing machine and have more time to study leading to gain in human capital	Gain in PHYSICAL CAPITAL
33	You start a vegetable garden	Investment in NATURAL CAPITAL
35	A new ward councillor looks out more for the needs in your community	Positive SOCIAL CAPITAL
36	Your little sister falls ill and there are hospital bills leading to loss of financial capital	Failure in HUMAL CAPITAL
41	You have to move to a new community and know no one	Loss in SOCIAL CAPITAL
44	Your mother gets ill and cannot work for six months leading to loss in financial capital	Loss in HUMAN CAPITAL
46	You enrol in University	Gain in HUMAN CAPITAL
50	You join a stokvel and get access to a bit of credit which gives access to financial capital	Investment in SOCIAL CAPITAL
53	You fall pregnant and fail your first year at University	Loss in your own HUMAN CAPITAL
54	You finish a diploma in nursing	Gain in HUMAN CAPITAL
58	You inherit your grandmother's house which may lead to increased physical capital	Access to SOCIAL CAPITAL
64	You get a part time job at a shop to help your studies	Increase in FINANCIAL CAPITAL which assists you gain human capital
66	You get a job in a hospital as a nurse and working will increase your human capital through increased knowledge	Gain in FINANCIAL CAPITAL
77	Your father falls ill and can't work anymore leading to loss in financial capital	Failure in HUMAN CAPITAL

5.4 Examining Resources

Objective

By the end of this session, members will:

- Work on their own resources list and how these might be developed to reach their own goals

Materials

- Copies of the resources worksheet (below and at the end of the session) for each member

Step 1: Ask members to reflect on the previous session and give a brief reminder of what the different resources are.

Step 2: Hand out the worksheets below. Ask members to work alone and think about their life stories. Give them 15 minutes to fill in the boxes to the best of their ability.

	Describe the resources you have access to at present and how you use them.	How can you access new resources? Write down any ideas you have.	Write down any ideas you have to make better use of the resources you already use or have access to.
Human			
Social			
Physical			
Financial			
Natural			

Step 3: Ask members to work in pairs to share and discuss their boxes. They can add in any new ideas that came up in the discussion. Remind them that they have

five minutes each and encourage them to listen and ask questions only when something is not clear.

Step 4: Ask a few members to share their thoughts about the exercise with the whole group. What did they discover about themselves and their resources?

Step 5: Have members work alone again to review their livelihoods goal (written or drawn in a previous session). They must follow these steps:

- Look at their livelihood goal.
- Are there any steps they would like to add, now that they have thought about the resources they currently use or have access to?
- Add the steps they have identified where appropriate.

Step 6: Go around the room checking whether members are doing as instructed and helping those who need guidance. Ensure that the members have been given input and guidance. Make sure they are thinking more clearly about the intermediate steps needed to reach their goals. These must be listed on paper next to their goals.

Step 7: Remind members that being members means they have an opportunity to review their livelihoods goals and to work on making them happen. They can talk with the mentor at any time for guidance and advice or with questions.

Step 8: Ask the members to share what they have learned about themselves and their resources from this session. Did they find resources that they had not thought about before that could help them?

Handout 10: Thinking about Your Resources

	Describe the resources you have access to at present and how you use them.	How can you access new resources? Write down any ideas you have.	Write down any ideas you have to make better use of the resources you already use or have access to.
Human			
Social			
Physical			
Financial			
Natural			

5.5 Finding and Keeping a Job

Objectives

By the end of the session, members will:

- Reflect critically on work expectations and on own behaviours that impede or increase ability to get a job and to keep it.
- Distinguish appropriate work opportunities and increase their own ability to market their own skills and apply for work.
- Be able to come up with practical strategies in overcoming challenges in job seeking and maintaining a job.

Materials

- Flipchart
- Markers
- Two coloured pieces of card or paper for each member
- Glue
- Copies of Curriculum Vitae handout for each member
- Copies of Interview Skills handout for each member

Reflecting on Work Experiences

Step 1: Say that this session is about exploring what can be learnt from members' experiences of employment and work. Make sure to highlight that not everyone can start a business but exploring job opportunities is another way to obtain a steady income. This exercise will help to think about finding and keeping a job

Step 2: Give each member two coloured pieces of paper. Ask them to do the following:

- On one piece write the kind of work **THEY** have done in the past or are currently doing.
- On the other piece write the kind of work **OTHER** people have done in the past or are currently doing.
- Each member must paste these on the flipchart under the correct group:
Group One (formal work which a person can be trained or paid to do, which is formally structured and/or forms part of an institution or business). Group Two (Informal work which a person may or may not be trained for but may not be paid for, or may not form part of an institution or business).

Step 3: Discuss the similarities and differences.

Step 4: Divide the group in half. Each group will first discuss the things that enable a person to get work and keep it (enablers), and then the things that reduce the chances of getting and keeping work (inhibitors). They can do this in the form of a spider diagram. Draw the shape of a spider in the middle of a flipchart. On the top four legs, write down the enablers on the bottom four legs, the inhibitors.

Step 5: Encourage members to think about "external" blocks such as financial

constraints, skills and education, as well as factors related to behaviour such as relationships, attitudes, friends' influence, expectations and work ethic. Ensure that a range of difficult situations are reflected, for example: finding information for work, interviews, "fly by night" jobs, bribes to get a job, contracts, Curriculum Vitae (CV), harassment, disregard of rights, rights violations such as working hours, mismatch between employer and employee, expectations of the job, theft, work ethic and attitude.

Step 6: After each group has had a turn to present, together discuss:

- The different job seeking enablers and inhibitors presented by the different groups.
- Whether as a group they can come to a common agreement on what the essential helpers are and why?

Handout 11: Curriculum Vitae

Curriculum Vitae of (Name)

Personal Information

Surname:

Name:

Physical Address:

Postal Address:

Telephone number:

E-mail address:

Education and Training

Secondary Education

School:

Year Completed:

Subjects:

Tertiary Education

Institution:

Qualification:

Major:

Subjects completed:

Date of Completion:

Further Training:

Workshop Attended:

Facilitator:

Year:

Skills and Competencies

Here list all the skills, competencies and talents you have.

Employment History

Full-time Employment

Position:

Organisation:

Period:

Skills Acquired:

Part-time Employment

Position:

Organisation:

Period:

Skills Acquired:

Voluntary Employment

Position:

Organisation:

Period:

Skills Acquired:

Developed Skills

Provide any skills you have developed. See example below.

- Administrative
- I have acquired administrative skills. I am computer literate, and can operate the Microsoft Office package. I have also gained experience in filing and addressing telephonic queries.

Handout 12: Interview Skills

How to make a good impression before the interview	<ul style="list-style-type: none"> - Complete all necessary documents - Be punctual - Follow up
How to prepare for an interview	<ul style="list-style-type: none"> - Research the position and the organization - Make a list of questions you wish to ask the interviewer - Find out the exact location ahead of time - Write down and practice answering likely questions before the interview - Make sure you have the right supporting documentation you will need – if you don't know, ask them
On the day of the interview	<ul style="list-style-type: none"> - Sleep well the night before - Arrive at least five to ten minutes early - Dress appropriately (presentable) - Try to relax - Look enthusiastic - Show good manners - Watch your body language – for example, sit up straight, make eye contact and relax your shoulders - Answer questions directly and avoid saying only yes or no – expand on your answer
What is the employer looking for?	<ul style="list-style-type: none"> - Abilities and skills - Your performance - Your personal abilities - A positive outlook
Common Mistakes	<ul style="list-style-type: none"> - Being too relaxed makes you look uninterested - Speaking too softly - Restless - Not making any eye contact - Never smiling - Being late - No research done - Inappropriate dress code - No questions
After the interview	<ul style="list-style-type: none"> - Thank them for the opportunity

5.6 Assessing Job Opportunities and Applying for Work

Objectives

By the end of the session, members will:

- Increase their ability to distinguish appropriate job opportunities, and to market their own skills and apply for work.

Materials

- Copy of *Assessing Job Adverts* handout at the end of this session
- Pre-selected job adverts cut from the newspaper or found online that appear “too good to be true” (i.e., they look as though they may be scams)
 - Choose two in case one is not contactable.

Step 1: Say that it can be difficult to know if a job that is advertised is “real” or legitimate. Even if it is real, it is difficult to know if an individual has the appropriate credentials to apply for it. Refer to the worksheet *Assessing Job Adverts* at the end of this session. Together, look at the pre-selected adverts for work that is probably too good to be true.

Step 2: Call the telephone number on the advert. Put the phone on speaker so that the group can hear the conversation. Ask questions of the person who answers to find out what the pitfalls of responding to the advert might be.

Step 3: Break into four groups. Work through the questions from the guide to enable a discussion about such fake opportunities and how to spot them.

Step 4: Together go through the questions again and ask each group to share their answers.

Step 5: Say that in order to apply for a job, someone usually needs to submit a CV and cover letter. Refer to the worksheets *Cover Letter for Job Application* and *Curriculum Vitae* and ask them to put together the basics of their own CVs next week. Explain the elements of the CV, with examples, and also the importance of a cover letter.

Step 6: Tell them that you will be on hand over the next weeks to provide support for the development of their CVs and to answer their questions. Tell members they will need to bring the following to the next session: the first draft of their CV; and a cover letter applying for a job they saw advertised.

Handout 13: Assessing Job Adverts

Quick questions and tips for assessing job and education adverts and interviews:

1. Is the company asking you to phone a premium rate number as the only way to apply?
2. Are they asking you to make money by signing up new members to sell for you?
3. Are they asking you to pay to get the job?
4. Are they asking you to provide your bank or financial information, passport or similar identification? (These might be required later, but only if you get the job!)
5. Are they promising you that you'll make an unrealistic amount of money in a few hours or days?
6. Does the company provide a physical address? Does it exist?

It might be a scam if:

1. It's a small organisation or college and you've never heard about it!
2. The employer doesn't inquire about your experience, background or career interests to see if you're a good fit for the position.
3. You get vague answers to your questions about the work you'd be doing.
4. The offices are in a questionable location, such as a warehouse area or a person's home.
5. Your instincts are telling you to get out as fast as you can!

Remember: If it sounds too good to be true, it probably is!

How to Identify a Job Scam:

1. Research the job and the company.
2. Visit the company's website, and if they don't have one or it doesn't fit with how they describe the company, consider that a red flag. How professional is it? Is there contact information? Are jobs and career information posted on the site?
3. Use Google – Use Google to research the company. Search by the company name (if the company won't give you a name, don't bother applying) to see what information you can find. Take it one step further and search by "company name scam" to see if you can find information about reported scams.
4. The Job Details – If it isn't listed in the job posting, try to find out if there's a salary or if you're paid on commission. Ask how much you're paid, how often are you paid, and how you are paid. If the company doesn't pay an hourly rate or a salary, carefully investigate the details.
5. Check Scam Lists – Check if the company has been reported as a scammer.
6. Do Not Pay – Do not pay money for anything. Legitimate employers don't charge to hire you. Don't send money for work at home directories, advice on getting hired, company information or for anything else related to a job.
7. Check the Company's References – References work both ways. You are as entitled to check a company's references as they are to check yours. Ask for references if you are not sure if the company is legitimate. Request a list of

other employees or contractors. Then, contact the references to ask how this is working out. If the company isn't willing to provide references (names, email addresses and phone numbers) do not consider the opportunity.

8. Forget Getting Rich Quickly – Avoid listings that guarantee you wealth, financial success or that will help you get rich fast. Stay clear of listings that offer you high income for part-time hours. They will do none of the above.
9. Be Careful – If it sounds too good to be true, you can be sure it is. Also, read any “offers” you get very carefully. One candidate for employment got a very detailed job offer from an employer. The only problem was that she hadn't applied for the job and buried deep within the lines was a request for her bank account information, so the employer could pay her. It was a scam, of course, but with some of the well written ones it can be hard to tell.

References:

1. <http://jobsearch.about.com/od/jobsearchscams/qt/howtotellscam.htm>
2. <http://www.careers.manchester.ac.uk/findjobs/scamjobs/>

5.7 Overcoming Challenges to Getting Work

Objectives

By the end of the session, members will:

- Be able to come up with practical strategies for overcoming challenges in seeking and maintaining a job.

Materials

- Flipchart
- Markers
- CV Guide (one for each participant)

Step 1: Facilitate a short discussion about the process of looking for jobs. Where they are found (e.g., the newspaper and online), what the interview process is like and what helps people keep jobs once they have them. Record their input on a flipchart.

Step 2: Ask five volunteers to put together an interview roleplay about a challenging interview situation and how the applicant(s) responds.

- They have 10 minutes to prepare and five minutes to present. Invite the rest of the group to help out with some ideas, if necessary.
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Step 3: After the roleplay, discuss the following:

- What went well? What did not go well? Why?
- What could the applicant have said or done to improve the interview?
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Step 4: Together discuss the challenges to getting jobs, to keeping jobs and strategies to overcome these challenges. Make a note of these strategies on a flipchart. Use the following questions as prompts:

- What strategies might be used to get jobs?
- What strategies might be used to keep jobs?
- What are the pros and cons of each strategy?
- What are the potential rewards or trade-offs that were evident in the roleplay?

Step 5: Hand out a copy of the CV guide to each participant and ask them to work on developing their CV over the course of the next week. Make sure to remind them that if they have not worked but have played a special role in school or a leadership role in their community these can also be included in their CV. Those details will show a potential employer the kind of person they are.

- Ask members to look in the paper or other places and find a job advert they feel they could possibly apply for and then write a one paragraph cover letter for their CV.
- It is very important that they write a CV that is only about them – there is no point in copying someone else's CV for this exercise.

5.8 Closing Session

Objectives

- To bring the module on livelihood to a close
- To encourage young women to continue to think ahead about what they want in life and the steps they can take to achieve that

Materials

- Flip chart
- Markers

Step 1: Have everyone stand in a circle. Ask them to reflect back on their selected goal and whether they have taken any steps towards achieving it yet.

- Write down how their thinking about work and their CV affects their goal and how to get there – is their goal exactly the same? Are there new steps they feel they need to take to achieve it? Have they been able to identify any new resources to help them?

Step 2: Ask each member of the group to again take turns mentioning:

- One thing they looking forward to doing following the sessions based on all they have learned.
- One thing they will share with someone else that they learned during the sessions.
- If there are any more questions about what they have learned that they would like to ask.

Step 3: Remind the young women that this session will be the last session in which they all meet together. Ask the members if they have any interest in continuing to meet on their own and support each other in reaching their goals. Based on the responses some suggestions that can be provided are:

- Monthly meetings/discussions about different topics in the manual.
- Pairing young women with an adult mentor in the community. (If they are interested in this make sure that there are adults who would like to participate.)
- Performing dramas/skits where the young women act out key themes from the manual and educate their peers.
- Providing educational messages to their peers through song.
- Young Women's health clubs where they can meet and support each other in making healthy choices.